

Installment Plan FAQ

1. How does the Installment Plan work?
 - a. Installment plans are only available for Fall and Spring/Summer coverage periods.
 - b. Installment plans can only be initiated on-line through the AHP website for your school.
 - c. At the time of enrollment, you will pay an initial down payment.
 - d. If your school offers Dependent Coverage, an eligible Spouse and Dependent(s) must be enrolled at the same time and for the same coverage period as the student.

2. What forms of payment are accepted?
 - a. Payment can be made by Credit/Debit card, Bank Draft or Webpay. AHP accepts Visa, MasterCard, American Express and Discover.

3. How do I enroll in the Installment Option?
 - a. Go to your school's AHP website.
 - b. Click on Enrollment at the top of the page.
 - c. Click to Enroll Online.
 - d. If you already have an AHP Username/Password, sign in to start the enrollment process. If you have not created an AHP Username/Password, please create a new account.

Getting Started

Account

Please sign in or create an account to continue

Sign into Pre-existing Account **Create a New Account**

Username Username **Username** Username

Password Password **Password** Password

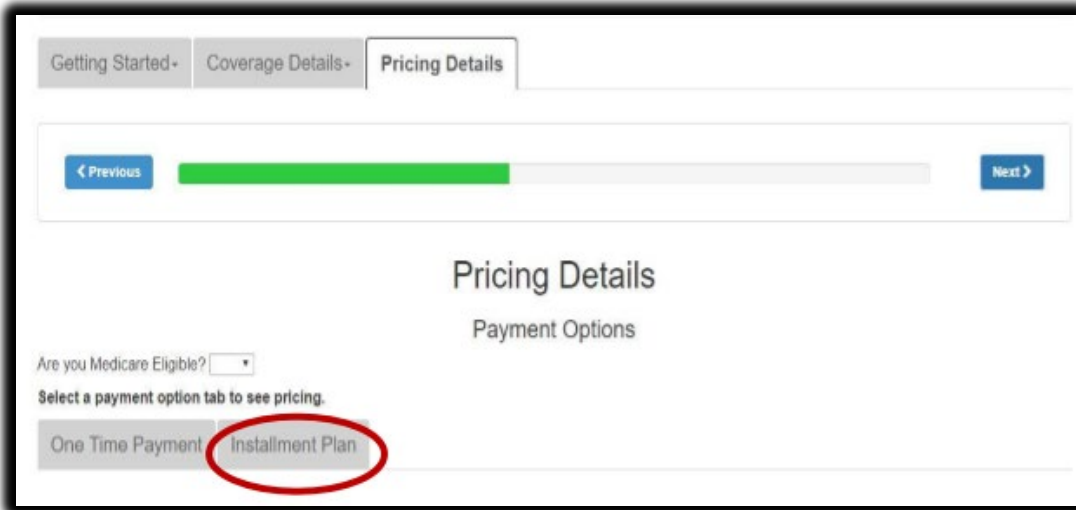
Login **Forgot Username/Password** **Email Address** Email Address

Student ID Student ID

Date of Birth mm/dd/yyyy

Create Account

4. Once you are logged in, you will answer a few questions and then see this screen in the Pricing Details tab. You can toggle between the One Time Payment and the Installment Plan tabs. The tab you are in will be white.



5. Why did I not get a receipt of purchase?
 - a. Payment confirmation emails are sent to the email address entered at the time of enrollment.
6. Can I use more than one credit card to make my installment payment?
 - b. No, only one credit card can be on file at a time.
7. Can I pay by check?
 - a. Neither the initial installment payment nor the regular monthly payments can be made by check.
 - b. AHP does offer a Bank Draft (ACH) option where you can log into your bank account and make a payment.
8. If my School's Plan Coverage Period Effective Date is 8/23 and I enrolled myself on 9/1, when will my coverage begin?
 - a. If you are a new student and enroll after the Plan's Coverage Period Effective Date, your coverage will begin the day AHP receives payment. In this example, that date is 9/1.
 - b. If you are a returning student and were covered by the student health insurance plan during the previous coverage period, you have a 30 day grace period in which to enroll for coverage and have your effective date be 8/23. If you enroll after the 30-day grace period, your coverage will start the day AHP receives your payment.
9. When will my first Installment payment be due?
 - a. For the Fall Semester installment plan, the first installment payment is due October 1st. For Spring/Summer Semester, the first installment payment will be due in February. Please check your email confirmation for your specific payment schedule and due dates.
10. How do I make my monthly Installment payments?

- a. AHP will use the payment method entered when you enrolled for coverage to process the monthly installment payments.

11. Did my payment process successfully?

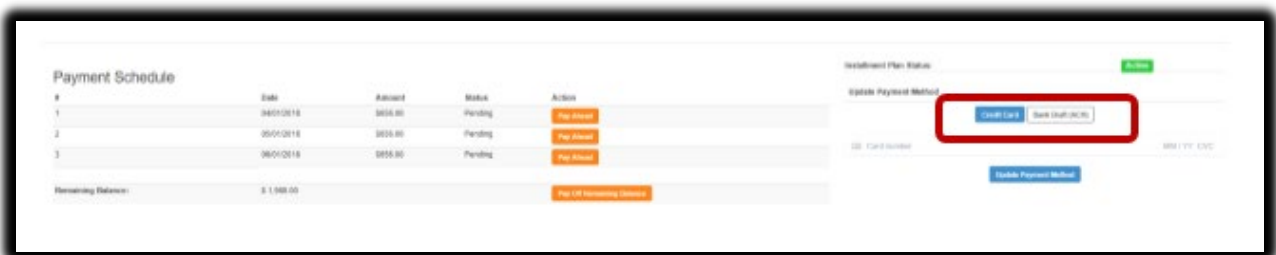
- a. You can check the status of your payment several ways.
 - i. Log into your AHP account.
 - 1. Go to ahpcare.com then click on login.
 - 2. Enter your username and password.
 - 3. Under My Account, select Coverage/Payment Information.
 - 4. Under the Recurring Profile column on the right-hand side, click View Payment Info corresponding to the current coverage period.
 - ii. Locate the confirmation or declined payment email in the email account associated with the payment method on file.
 - iii. Contact your financial institution.

12. Why was my payment declined?

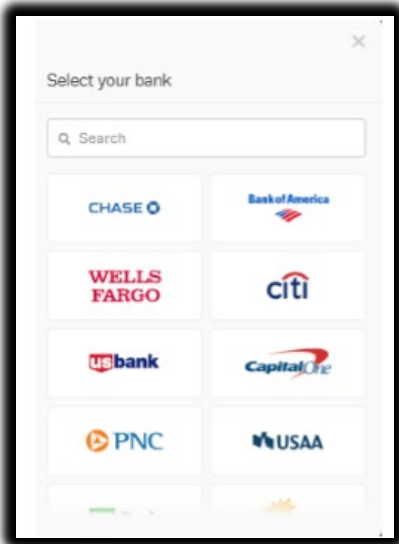
- a. Due to its sensitive nature, AHP does not have access to why some transactions are declined. Please contact your financial institution for specific details.

13. How can I update/change payment method information?

- a. Go to ahpcare.com then click on login.
- b. Enter your username and password.
- c. Under My Account, select Coverage/Payment Information.
- d. Under the Recurring Profile column on the right-hand side, click View Payment Info corresponding to the current coverage period.
- e. Select either Credit Card or Bank Draft (ACH).



- i. For credit card, select 'Credit Card' then type in your credit card number, expiration (MM/YY), CVC code from the credit card, and zip/postal code.
- ii. For bank draft (ACH), select 'Bank Draft (ACH)' then select your financial institution from the images or search by name.



- iii. You will need to key in your username and password for your financial account. If your financial institution is not in the list and cannot be found, ACH is not an option.
- f. Click 'Update' to save information.

14. How do I request a change to my payment date?

- a. Payment dates are firm and cannot be adjusted.

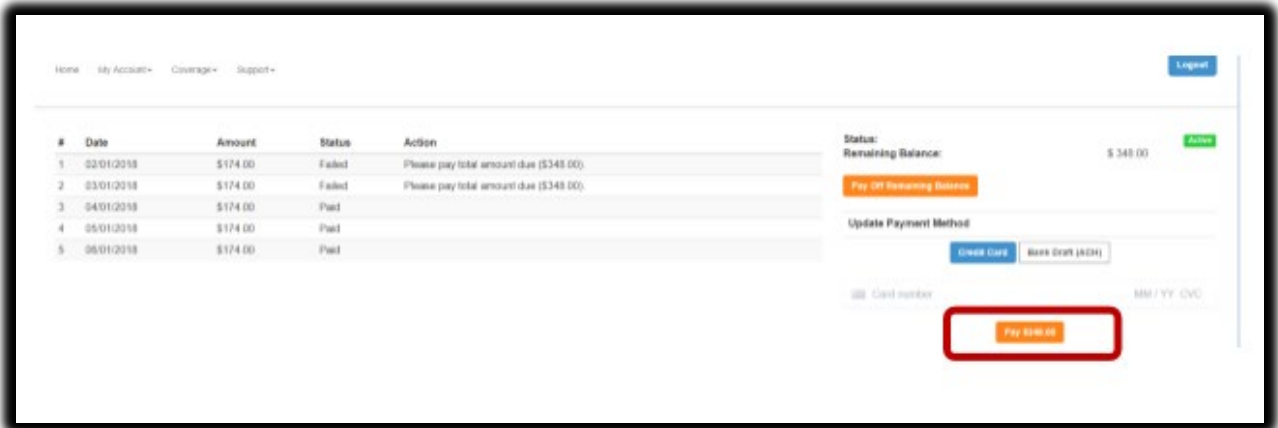
15. Can I pay an amount other than the monthly payment amount?

- a. Yes. Payments must be in multiples of the monthly payment amount. Example: You can pay the April and June payments together. You also have the option to pay the installment plan in full at any time.
 - i. Go to ahpcare.com then click on login.
 - ii. Enter your username and password.
 - iii. Under My Account, select Coverage/Payment Information.
 - iv. If you want to use a new payment method, you must first update that information and then select the payment(s) you would like processed.



16. I have missed payment(s) what do I do?

- a. Follow the steps above in # 13 to update your payment method if needed.
- b. All missed payments must be paid in full to keep the plan current and avoid termination.



17. My coverage has been terminated, is it possible to reinstate my coverage?
 - a. Coverage can only be reinstated within 30 days of the termination date. If coverage was terminated more than 30 days ago, coverage cannot be reinstated, and you will need to wait until the next Open Enrollment Period. Please see the Enrollment Tab of AHP's website for your school's open enrollment details.
18. How much will I need to pay to reinstate terminated coverage?
 - a. Full payment is required to reinstate coverage once 2 payments have been missed and coverage has been terminated.
 - b. You must contact AHP within 30 days of termination to be reinstated.
 - c. Email your full name, name of school you attend, school student ID, phone number, and requested new payment date to installments@ahpservice.com. Once received, your request will be reviewed, and a response will be emailed back to you.
19. How do I add dependents to my Installment plan?
 - a. Click on the Enrollment tab of the AHP website for your school and go to the Qualifying Event link.
 - b. Complete the information requested. Once submitted, an AHP Installment Specialist will contact you with exact pricing including initial amount due and the adjusted monthly installment payment for your approval.
 - c. Enrollment by Qualifying Event is time sensitive. Please review the guidelines outlined in the "Am I Eligible" link.
20. Can I cancel by Installment Plan?
 - a. Installment Plan purchases are binding contracts and therefore are no cancel, no refund policies.
21. Is the cost of the Installment Plan and the One-Pay Plan the same?
 - a. The total will not be the same due to rounding and installment plan fees.