



Kansas College of Osteopathic Medicine

Student Coverage With Care 2025-2026



What's Included?



**Academic
Emergency
Services
(AES)***



**Aetna Open
Choice PPO
Network**



**Coverage
when
traveling**



**Access to
Academic Vision
Care (AVC)**

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit kansascom.myahpcare.com/additionalresources

Eligibility

Kansas College of Osteopathic Medicine requires that all registered degree-seeking students carry a specific level of health insurance. Students who have comparable coverage, meeting all KansasCOM requirements, may waive coverage during the open waiver period at the beginning of the Fall semester. All other students will be required to enroll in the plan.

The student must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

There is no coverage for dependents available under this policy.

For more information, visit
kansascom.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.



Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Aetna.

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Deductible Per Insured Person, per Policy Year	\$400	\$800
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,700	\$17,400
Physician, specialist including Consultants Office visits	80% after a \$25 Copayment per visit	60%
Urgent Medical Care	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Hospital Emergency Room (Copayment waived if admitted)	80% after a \$200 Copayment per visit	80% after a \$200 Copayment per visit
Hospital Room & Board	80% after a \$200 Copayment per visit	60%
Diagnostic Imaging Services, including lab and radiological services	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	70%
Prescription Drugs Up to 30-day supply (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$30 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name: \$75 Copayment Specialty: \$75 Copayment	70% after a Generic: \$30 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name: \$75 Copayment Specialty: \$75 Copayment

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026
Student	\$4,447

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at kansascom.myahpcare.com upon approval by federal and state authorities.