

2020-2021 The University of Oklahoma (OU) Norman Campus Self-Funded Student Health Plan

Administered by Blue Cross and Blue Shield of Oklahoma (BCBSOK)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network from BCBSOK
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

Who can enroll?

Undergraduate students: You must be enrolled for at least nine (9) credit hours during the fall or spring semesters or three (3) credit hours if you are enrolling for summer only coverage.

Graduate students: You must be enrolled for at least five (5) credit hours during the fall or spring semesters, three (3) credit hours if you are enrolling for summer only coverage, or two (2) thesis or dissertation credit hours.

Disabled students: If you are not enrolled as a full-time student, but you have a documented disability and have successfully petitioned the university for full-time status, you may be eligible to enroll in the plan.

Eligible students who enroll may also enroll their spouses and dependents.

This plan is also available to The University of Oklahoma-Tulsa Schusterman Center Campus students (Social Work, Human Relations, Organizational Dynamics, Public Administration, Library & Information Sciences and Early Childhood Education).

Please view the complete brochure on-line at ou.myahpcare.com for full details of the plan.

You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



For additional information, go to
ou.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.

The University of Oklahoma 2020-2021 Plan Highlights^{1,2}

Plan Coverage

	Goddard Health Center** (Norman)	In- and Out-of-Network Providers (with Referral)	In- and Out-of-Network Providers (without Referral)
Doctor's Visits	100%	100% after a \$35 copayment per visit	60% after deductible
Specialists Office Visit	100%	100% after a \$50 copayment per visit	60% after deductible
Coinsurance	100%	80% after deductible	60% after deductible
Plan Deductible	\$0	\$500	\$1,500
Out-of-Pocket Maximum (unless otherwise noted)	No maximum	\$6,600	\$15,000

Benefits

<i>Payments are based on the allowable charge</i>	Goddard Health Center** (Norman)	In- and Out-of-Network Providers (with Referral)	In- and Out-of-Network Providers (without Referral)
Preventative Care Services	100%	100% (for services not offered at the Student Health Center)	Not Covered
Prescription Drugs <i>Per 30-day Retail Supply</i>	100% after: <ul style="list-style-type: none"> \$15 copayment per generic drug \$50 copayment per brand name drug Contraceptives are paid at 100% (No copayment) <i>(deductible waived)</i>	At pharmacies contracting with Prime Therapeutics ³ , 100% after: <ul style="list-style-type: none"> \$15 copayment for each generic drug \$50 copayment for each brand-name drug \$100 annual prescription deductible applies 	Not Covered

**Access to on-campus health services locations is based on your campus enrollment.

Deadlines, Coverage Periods and Premium Costs***

	Annual	Fall	Spring/ Summer	Summer
Dates Covered	8/19/2020 - 8/18/2021	8/19/2020 - 1/18/2021	1/19/2021 - 8/18/2021	5/17/2021 - 8/18/2021
Student	\$2,078	\$884	\$1,225	\$543
Student & Spouse	\$3,948	\$1,680	\$2,327	\$1,032
Student & Children	\$3,741	\$1,592	\$2,205	\$978
Student, Spouse, and Children	\$5,611	\$2,388	\$3,307	\$1,467

***A \$12.00 AES fee is included in the Annual Premium. A \$5.00 AES fee is included in the Fall Premium.

A \$7.00 AES fee is included in the Spring/Summer Premium and a \$3.00 AES fee is included in the Summer Premium.

1 This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSOK Participating Provider Option (PPO) Network.

2 Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

3 The relationship between Blue Cross and Blue Shield of Oklahoma (BCBSOK) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSOK, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school brochure.