



Oberlin College

# Student Coverage With Care 2025-2026



## What's Included?



Academic Student Assistance Program (ASAP)



Adult Dental included in Medical Plan



Anthem is the Preferred Provider Network



Telehealth solutions through AcademicLiveCare (ALC)



Access to Academic Vision Care (AVC)



Small Copays for approved prescription medications

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

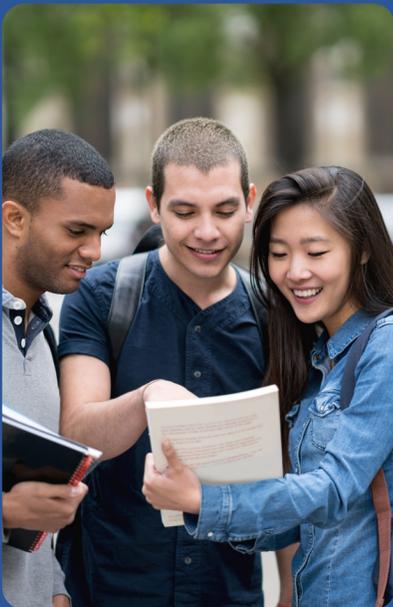
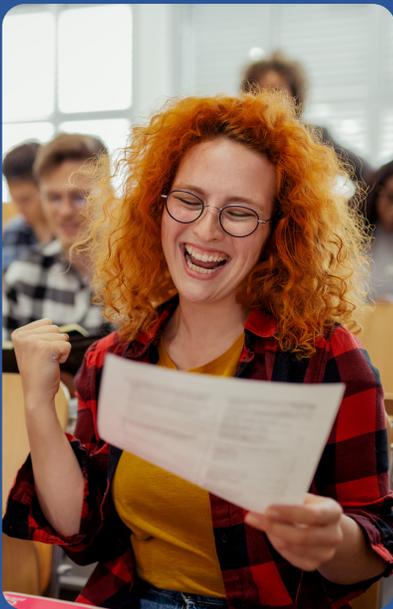
To access your ID card, please visit [oberlin.myahpcare.com/additionalresources](https://oberlin.myahpcare.com/additionalresources)

## Eligibility

All full-time students enrolled at Oberlin College are automatically enrolled in the Student Health Insurance Plan, and the premium cost is included on the tuition bill unless proof of comparable coverage is provided by the waiver deadline.

Eligible dependents of those enrolled in the Student Health Insurance Plan may participate in the plan on a voluntary basis.

For more information, please visit [oberlin.myahpcare.com](https://oberlin.myahpcare.com).



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 Anthem.

**Student Health Services:** The Deductible will be waived and benefits will be paid at 100% of billed charges when treatment is rendered at Student Health Services.

## Benefits

*(Deductible applies unless otherwise stated below)*

	IN-NETWORK PROVIDER <small>Member Payment based on the PPO Allowance</small>	OUT-OF-NETWORK PROVIDER <small>Member Payment based on the Usual &amp; Customary Charges</small>
Benefit Maximum	Unlimited	
Overall Deductible <small>(Waived at Mercy Medical Center)</small>	\$500	\$1,000
Individual Out-of-Pocket Limit	\$9,000	\$9,000
Family Out-of-Pocket Limit	\$17,100	\$17,100
Hospital Stay Room and Board Expense	20%	50%
Inpatient/Outpatient Surgery	20%	50%
Doctor Home and Office Services <small>(Primary and Specialist care)</small>	\$20 Copay <small>(Deductible waived)</small>	50%
Recovery and Rehabilitation	20%	50%
Diagnostic Services <small>(Lab and X-Ray)</small>	20%	50%
Urgent Care <small>(Office Setting) <small>(Deductible waived)</small></small>	20% after a \$50 Copay	20% after a \$50 Copay
Emergency Room Facility and Doctor Services <small>(Copay waived if admitted)</small>	20% after a \$200 Copay	20% after a \$200 Copay
Prescription Drugs <small>Up to a 31-day supply per prescription (retail pharmacy)</small>	At pharmacies contracting with IngenioRx	
Tier 1: Generic	Tier 1: \$10 Copay	Tier 1: \$10 Copay
Tier 2: Preferred Brand	Tier 2: \$30 Copay	Tier 2: \$30 Copay
Tier 3: Non-Preferred Brand	Tier 3: \$60 Copay	Tier 3: \$60 Copay
Tier 4: Specialty	Tier 4: \$60 Copay	Tier 4: \$60 Copay
Preventive Care <small>For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a></small>	No Charge	50% <small>(Deductible waived)</small>

## Coverage Periods & Rates

Coverage Periods	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER 01/01/2026 - 07/31/2026
Open Enrollment	06/02/2025 - 08/04/2025	12/04/2025 - 01/05/2026
Student (tuition billed)	\$2,880	\$1,673
Spouse	\$2,880	\$1,673
Each Child <sup>1</sup>	\$2,880	\$1,673

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods available, get quick answers through our Help Center, or chat with a representative, please visit [oberlin.myahpcare.com](https://oberlin.myahpcare.com).

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 [oberlin.myahpcare.com](https://oberlin.myahpcare.com) upon approval by federal and state authorities.