



### Eligibility

All undergraduate students enrolled for nine (9) or more credits and graduate students enrolled for six (6) or more credits (or registered for thesis or dissertation supervision) are eligible to enroll in the health plan on a voluntary basis.

All International students and College of Health Sciences students in the Schools of Health Professions, Nursing and Pharmacy are required to enroll in the Samford student health insurance plan unless proof of comparable coverage is provided before the waiver deadline.

### What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Coverage when traveling
- Academic Emergency Services\*

### More Information

For full details of participation in the health plan, please view the complete Benefit Booklet online at: [samford.myahpcare.com](https://samford.myahpcare.com)

### 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 [samford.myahpcare.com/additionalresources](https://samford.myahpcare.com/additionalresources)

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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 Medical Expenses are subject to plan maximums, limitations and exclusions as described in the Benefit Booklet. The provider network is **BlueCard® PPO**.



Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

\*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.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [samford.myahpcare.com](https://samford.myahpcare.com).

# Samford University 2024-2025

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, per Plan Coverage Period		Unlimited
Deductible Per Insured Person, per Plan Coverage Period	\$200	\$600
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$6,850	\$15,000
Family Out-of-Pocket Maximum All Insureds in a Family, per Plan Coverage Period	\$13,700	N/A
Inpatient Hospital & Residential Treatment Facilities Precertification Required	80%	60% In Alabama: Covered only for medical emergency services and accidental injury
Outpatient Surgery Including Ambulatory Surgical Centers	80%	60% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	80%	60% In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis & IV, Pathology, Radiation Therapy and X-ray (Services provided under physician benefits)	80%	60% In Alabama: 50%
Rehabilitative Occupational, Physical and Speech Therapy	80%	60% In Alabama: 50%
Emergency Room (Medical Emergency) Copayment waived if admitted	100% after a \$150 copayment (Deductible waived)	100% after a \$150 copayment (Deductible waived)
Prescription Drugs Maintenance drugs: up to 90-day supply may be purchased but copayment applies for each 30-day supply Prescription drugs (other than maintenance drugs): up to a 30-day supply	Prime Participating Network Pharmacies \$100 Actual Charge after Copayment: Tier 1: \$15 copayment Tier 2: \$15 copayment Tier 3: \$35 copayment Tier 4: \$60 copayment Tier 5 (Preferred Specialty): \$120 copayment Tier 6 (Non-Preferred Specialty): \$120 copayment	Not Covered
Preventive Care For more information, please visit <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% (Deductible waived)	Not Covered

## Rates & Coverage Periods

	ANNUAL 08/21/2024 - 08/20/2025	FALL 08/21/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 08/20/2025	SUMMER 05/05/2025 - 08/20/2025
Enrollment Periods	07/01/2024 - 09/16/2024	07/01/2024 - 09/16/2024	11/11/2024 - 01/27/2025	03/17/2025 - 06/06/2025
Student	\$3,401.80	\$1,239.56	\$2,162.24	\$1,006.56
Spouse	\$3,401.80	\$1,239.56	\$2,162.24	\$1,006.56
Child <sup>1</sup>	\$3,401.80	\$1,239.56	\$2,162.24	\$1,006.56

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

To view all enrollment and coverage periods available, please visit [samford.myahpcare.com](http://samford.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 Blue Cross and Blue Shield of Alabama.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield of Alabama. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1201.