

# Tuskegee University

Policy Number 59694-22

## Student Health Insurance Plan 2024-2025



### What's Included?

- Access to Telehealth through AcademicLiveCare (ALC)
- Access to ASAP - Academic Student Assistance Program
- Coverage when traveling
- Academic Emergency Services\*

### Eligibility

All registered students are required to purchase this insurance plan on a mandatory basis.

Eligible students who enroll may also enroll their dependents.

The student must actively attend classes for at least the first 31 days of the applicable plan coverage period. Home study and correspondence do not fulfill the eligibility requirements that the student actively attend classes. Blue Cross and Blue Shield of Alabama maintains the right to investigate eligibility or student status and attendance records to verify that the plan eligibility requirements have been met.

Students have access to Telehealth/Behavioral Health Services through AcademicLiveCare (ALC). More information, regarding services, benefits and enrollment is available online at [tuskegee.myahpcare.com](https://tuskegee.myahpcare.com).

### More Information

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



**BlueCross BlueShield  
of Alabama**

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

2024-2025  
Tuskegee University

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.**

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 [tuskegee.myahpcare.com](https://tuskegee.myahpcare.com).

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

Student Health Center (SHC):

Services rendered at the SHC are covered at 100% (no copayment or deductible). Students must first use the SHC for outpatient treatment and obtain referrals before using other providers and facilities outside of the SHC. A referral issued by the SHC must be electronically submitted. Only one referral is required for each injury or sickness per plan coverage period. Dependents (Spouse/Children) are not eligible for services at the SHC.

Without a referral, medical care received outside of the SHC is not typically covered. The following are the only exceptions:

- Medical emergency/accident
- SHC is closed
- Medical care rendered during break or vacation periods
- Medical care rendered at a location that is more than 30 miles from campus
- Medical care rendered when student is no longer eligible for coverage
- Maternity, obstetrical and gynecological care
- Mental health and substance use disorder treatment
- All dental care or treatment

Benefits		
(Deductible applies unless otherwise stated below)		
	IN-NETWORK COVERAGE Payments are based on the Allowed Amount	OUT-OF-NETWORK COVERAGE 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	\$150	\$750
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$6,600	\$13,200
Family Maximum Out-of-Pocket Limit For all Insureds in a Family, per Plan Coverage Period	\$13,200	\$26,400
Inpatient Hospital and Residential Treatment Facilities	90%	70% In Alabama: Only medical emergency services and accidental injury
Outpatient Surgery Including Ambulatory Surgical Centers	90%	70% In Alabama: Not Covered
Office Visits & Consultations	100% after a \$15 copayment (Deductible waived)	100% after a \$20 copayment In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy and X-ray (performed in physician's office)	90%	70% In Alabama: 50%
Rehabilitative Occupational, Physical and Speech Therapy	90%	70% In Alabama: 50%
Emergency Room (Medical Emergency) Copayment waived if admitted	100% after a \$200 copayment (Deductible waived)	100% after a \$200 copayment (Deductible waived)
Prescription Drugs Maintenance drugs - up to 90-day supply may be purchased, but copayment applies for each 30-day supply	Prime Participating Network Pharmacies 100% after copayment Tier 1 & 2: \$5 copayment Tier 3: \$25 copayment Tier 4: \$40 copayment Tier 5 & 6 (Specialty): \$80 copayment	Not Covered
Prescription drugs - up to a 30-day supply (other than maintenance drugs)		
Preventive Care Services For more information, please visit <a href="https://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% (Deductible Waived)	Not Covered

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