



Eligibility

All Domestic Undergraduate students taking five or more credit hours and all Domestic Graduate students taking three or more credit hours are eligible to enroll in this insurance plan on a voluntary basis.

All approved Domestic Graduate Assistants, Domestic Graduate research assistants, Domestic Graduate teaching assistants and Domestic Graduate fellowship students taking at least three credit hours per semester and all international visiting scholars under UA J-1 Visa Sponsorship are eligible to enroll in this insurance plan on a voluntary basis. Students taking internet classes in addition to taking the required number of credit hours in an on-campus classroom are eligible to enroll on a voluntary basis.

Students classified as Distance Learning primarily enrolled in internet classes are not eligible to enroll in this plan. Main Campus students in courses designated as On-line Main (OLM) will remain eligible.

All International and English Language Institute students are required to purchase this insurance plan on a mandatory basis, including all approved International Graduate assistants, International Graduate research assistants, International Graduate teaching assistants and International Graduate fellowship students taking at least three credit hours per semester. Waiver only permitted if student is covered under a government sponsored plan (i.e. Saudi Arabian Cultural Mission, Kuwait government sponsored students, Oman government sponsored students, etc.) or the student is covered under an employer sponsored plan (either as an insured or dependent).

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

What's Included?

- Access to 24-Hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Academic Emergency Services*

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 ua.myahpcare.com.

More Information

For full details of participation in the health plan, please view the complete Benefit Booklet online at: ua.myahpcare.com

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 ua.myahpcare.com/additionalresources

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**.

The University of Alabama 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
Individual Deductible Per Insured Person, per Plan Coverage Period	\$250	\$1,000
Family Deductible For all Insured in a Family, per Plan Coverage Period	\$750	\$3,000
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$8,700	N/A
Family Out-of-Pocket Maximum For all Insured in a Family, per Plan Coverage Period	\$17,400	N/A
Inpatient Hospital Precertification Required	80%	60% In Alabama: Covered only for medical emergency services and accidental injury
Student Health Center (SHC) Services For students, outpatient services received from a provider other than the SHC without a referral from the SHC will be paid at the out of network benefit level. For more information please visit ua.myahpcare.com .	100%, after \$20 office visit Copay, no deductible; any other medical service available and rendered at SHC - 100%, no Copay or deductible	N/A
No referral is required from the Student Health Center for certain services, for more information please visit; ua.myahpcare.com		
Dependents are not eligible to use the SHC and therefore are exempt from the above limitations and requirements.		
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 Therapy, Pathology, Radiation Therapy & X-ray (Services provided under physician benefits)	80%	50% In Alabama: Not Covered
Rehabilitative and Habilitative	80%	60% In Alabama: 50%
Emergency Room (Medical Emergency)	80% after a \$200 Copay (Copay waived if admitted)	80% after a \$200 Copay (Copay waived if admitted)
Prescription Drugs Other benefits available at Prime Participating Pharmacies - for more information, please visit ua.myahpcare.com	Student Health Center 100% after the following Copays, no deductible Tier 1 & 2: \$10 Copay Tier 3: \$40 Copay Tier 4: \$50 Copay Tier 5: \$40 Copay Tier 6: \$50 Copay	Not Covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	100% No deductible	Not Covered

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Coverage Periods & Rates

	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025	SUMMER 06/01/2025 - 07/31/2025
Enrollment Periods	07/30/2024 - 09/11/2024	12/19/2024 - 01/31/2025	05/01/2025 - 06/09/2025
Student	\$970.02	\$1,344.08	\$386.74
Spouse	\$970.02	\$1,344.08	\$386.74
One Child	\$970.02	\$1,344.08	\$386.74
Two or More Children	\$1,940.04	\$2,688.16	\$773.48

To view all enrollment and coverage periods available, please visit ua.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.