

# THE UNIVERSITY OF ALABAMA IN HUNTSVILLE

## Student Health Insurance Plan 2024-2025



### Eligibility

Domestic Undergraduate Students enrolled in six or more semester hours and Domestic Graduate Students not on assistantship enrolled in three or more semester hours are eligible to enroll in this insurance plan on a voluntary basis.

Exceptions may be given for students in a registered experiential learning opportunity. All students eligible to enroll should live locally and not be in a fully online program. All International Students are automatically enrolled in this insurance plan at registration. J1 Exchange Visitors are required to provide proof of comparable insurance or purchase this insurance plan. Visiting Scholars are eligible to enroll in this insurance plan starting the first day of the month of their program. Graduate Students on Assistantship may choose to opt-in to this plan and will subsequently be enrolled by their departments.

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.

AHP (24) BCBSAL-UAH

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 [uah.myahpcare.com](http://uah.myahpcare.com).

### More Information

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

### Questions

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

### Insurance ID Card

To access your ID card, please visit [uah.myahpcare.com/additionalresources](http://uah.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**.

# The University of Alabama in Huntsville 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	\$300
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$6,350	N/A
Family Out-of-Pocket Maximum For all Insured in a Family, per Plan Coverage Period	\$12,700	N/A
Inpatient Hospital Precertification Required	100%	70% In Alabama: Covered only for medical emergency services and accidental injury
Student Health Center (SHC) Services (including in-house labs and diagnostics)	100%, after \$20 office visit Copay, no deductible	N/A
Outpatient Surgery (Including Ambulatory Surgical Centers)	90%	50% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	90%	50%
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray (Services provided under physician benefits)	90%	50%
Rehabilitative and Habilitative Occupational, Physical and Speech Therapy	90%	50%
Emergency Room (Medical Emergency)	90%	90%
Prescription Drugs Maintenance drugs - up to 90-day supply may be purchased, but copayment applies for each 30-day supply.	Prime Participating Retail Network no deductible 100% after copayment Tier 1 & 2: \$10 Copay Tier 3: \$40 Copay	Not Covered
Prescription drugs (other than maintenance drugs) - up to a 30-day supply.	Tier 4: \$50 Copay Tier 5: \$40 Copay Tier 6: 50 Copay	
Preventive Care For more information, please visit <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% no deductible	Not Covered

# The University of Alabama in Huntsville 2024-2025

## Rates & Coverage Periods - International Students and Graduate Students on Assistantship

	FALL 08/12/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 08/11/2025	SUMMER 05/13/2025 - 08/11/2025
Enrollment Periods	08/01/2024 - 09/14/2024	12/26/2024 - 02/07/2025	05/01/2025 - 06/14/2025
Student	\$568	\$892	\$364
Spouse	\$568	\$892	\$364
One Child	\$568	\$892	\$364
Two or More Children	\$1,136	\$1,784	\$728

## Rates & Coverage Periods - Domestic Undergraduates and Domestic Graduate Students Not on Assistantship

	FALL 08/12/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 08/11/2025	SUMMER 05/13/2025 - 08/11/2025
Enrollment Periods	08/01/2024 - 09/14/2024	12/26/2024 - 02/07/2025	05/01/2025 - 06/14/2025
Student	\$623	\$979	\$399
Spouse	\$623	\$979	\$399
One Child	\$623	\$979	\$399
Two or More Children	\$1,246	\$1,958	\$798

To view all enrollment and coverage periods available, please visit [uah.myahpcare.com](http://uah.myahpcare.com)