

University of Louisville

Student Health Insurance Plan - Health Professionals

2024-2025

Who Can Enroll?

- Health Professional students in certain programs are required to have major medical insurance.
- Students are automatically billed for the university-sponsored student insurance.
- Enrollment may be waived if certain criteria are met.

How to Enroll (or Waive)?

- Emails will be sent to your Louisville.edu account with the option to either **Enroll** or **Request to Waive** coverage.
- Waiver requests must be submitted before the deadline in order to be considered.

Benefits

(Deductible applies unless otherwise stated below)

	CAMPUS HEALTH	SELECT PROVIDERS (UOFL HEALTHCARE) Payments based on the Allowed Amount	PREFERRED PROVIDER Payments based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments based on Allowed Amount
Deductible *Applies toward In-Network Deductible	N/A	*\$200 per Person	\$700 per Person	\$1,000 per Person
Out-of-Pocket Maximum	N/A	\$5,000 per Person / \$10,000 Family		
Preventive Care Services (Deductible Waived if In-Network) For more information please visit healthcare.gov/preventive-care-benefits	100%	100%	100%	50%
Physician's Visits (Deductible waived)	100%	80% after a \$30 Copay per visit	70% after a \$30 Copay per visit	50% after a \$30 Copay per visit
Room & Board Expense	N/A	80%	70%	50%
Inpatient/Outpatient Surgery	N/A	80%	70%	50%
Urgent Care Center (Deductible waived)	N/A	80% after a \$50 Copay per visit	70% after a \$50 Copay per visit	50% after a \$50 Copay per visit
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	N/A	70% after a \$150 Copay per visit	70% after a \$150 Copay per visit	70% after a \$150 Copay per visit
Diagnostic X-ray Services (Deductible waived)	N/A	80% after a \$25 Copay per visit	70% after a \$25 Copay per visit	50% after a \$25 Copay per visit
Laboratory Procedures (Deductible waived)	In-House 100%	100%	100%	50% after a \$20 Copay per visit
Prescription Drugs Up to a 31-day supply per prescription	N/A	100% after a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: 80%	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: 80%	75% (The Insured would need to pay for the prescription in full and submit the receipt to the company for reimbursement.)

Open Enrollment Periods

EARLY ARRIVAL	FALL	SPRING/SUMMER	SUMMER
06/17/2024 - 07/11/2024	07/18/2024 - 08/31/2024	11/14/2024 - 02/01/2025	04/17/2025 - 06/05/2025



More Information

For full details of participation in the plan, please view the complete brochure online at: louisville.myahpcare.com

Campus Health Services

Cardinal Station Center
215 Central Avenue - Suite 110
1 (502) 852-6479

Health Sciences Center
401 E Chestnut Street - Suite 110
1 (502) 852-6446

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 louisville.myahpcare.com/additionalresources

Preferred Hospitals/Providers

- University of Louisville Hospital
- James Graham Brown Cancer Center
- Jewish Hospital
- Frazier Rehab
- Mary & Elizabeth Hospital
- Shelbyville Hospital
- Peace Hospital

This 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 Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **UnitedHealthcare Choice Plus**.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student healthplans of UnitedHealthcare Insurance 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 louisville.myahpcare.com.