

Vanderbilt Dependent Installment Plan FAQ

How does the Installment Plan work?

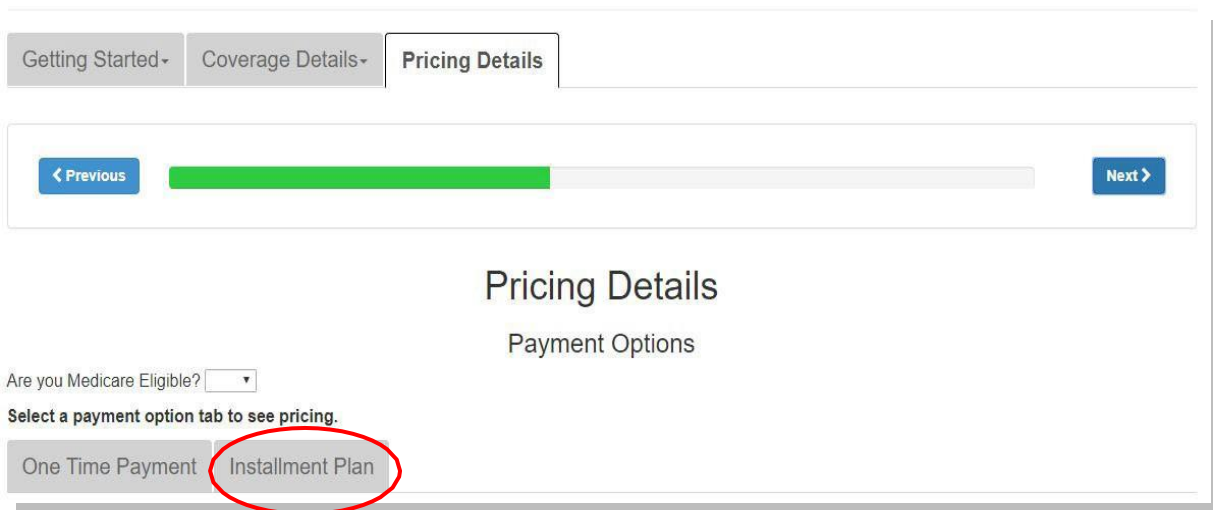
- Installment plans are available for dependents of Domestic Undergraduate and Graduate students and can only be initiated online through the Vanderbilt/AHP website: <https://vanderbilt.myahpcare.com/enrollment>.
- At the time of enrollment, you will pay an initial down payment.
- If your school offers Dependent Coverage, an eligible Spouse and Dependent(s) must be enrolled at the same time and for the same coverage period as the student.
- The first installment draft will be processed one month after the Plan's coverage period effective date.

What forms of payment are accepted?

- Payment can be made by Credit/Debit card, Bank Draft or Webpay. AHP accepts Visa, MasterCard, Discover, and American Express.

How do I enroll in the Installment Option?

1. Go to the Vanderbilt/AHP website: <https://vanderbilt.myahpcare.com/enrollment>.
2. Click on Enroll/Cost at the top of the page.
3. Go to the Dependent Only Online Enrollment section and click on your student type.
4. Click on the "Click Here to Enroll" button
5. Once you are logged in you will answer a few questions then see this screen in the Pricing Details tab. You can toggle between the One Time Payment and the Installment Plan tabs. The tab you are in will be white.



The screenshot shows a web interface with three tabs: "Getting Started", "Coverage Details", and "Pricing Details". The "Pricing Details" tab is active. Below the tabs is a progress bar with a green segment and "Previous" and "Next" buttons. The main heading is "Pricing Details" with a sub-heading "Payment Options". There is a dropdown menu for "Are you Medicare Eligible?". Below that, a prompt says "Select a payment option tab to see pricing." Two tabs are visible: "One Time Payment" and "Installment Plan". The "Installment Plan" tab is highlighted with a red circle.

Why did I not get a receipt of purchase?

- Payment confirmation emails are sent to the email address entered at the time of enrollment.

Can I use more than one credit card to make my installment payment?

- No, only one credit card can be on file at a time.

Can I pay by check?

- Neither the initial installment payment nor the regular monthly payments can be made by check. However, you may pay the account in full by mailing a check to P.O. Box 1605, Colleyville, TX 76034-1605. Please be sure to include your full name, name of school you attend, school student ID, phone number, and note that you are paying off your installment plan to installments@ahpservice.com.
- AHP does offer a Bank Draft (ACH) option where you can log into your bank account and make a payment.

When will my first Installment payment be due?

- The first installment payment will process 1 month after the School's Plan Coverage Period Effective Date. (Example: the School's Plan Coverage Period Effective Date is 8/1. The first installment payment would process 9/1.)

How do I make my monthly Installment payments?

- AHP will use the payment method entered when you initiated the installment plan to process the monthly payments.

Did my payment process successfully?

- You can check the status of your payment several ways.
 1. Log into your AHP account.
 - a) Go to ahpcare.com then click on login.
 - b) Enter your username and password.
 - c) Under My Account, select Coverage/Payment Information.
 - d) Under the Recurring Profile column on the right-hand side, click View Payment Info corresponding to the current coverage period.
 2. Locate the confirmation or declined payment email in the email account associated with the payment method on file.
 3. Contact your financial institution.

Why was my payment declined?

- Due to its sensitive nature, AHP does not have access to why some transactions are declined. Please contact your financial institution for specific details.

How can I update/change payment method information?

1. Go to ahpcare.com then click on login.
2. Enter your username and password.
3. Under My Account, select Coverage/Payment Information.
4. Under the Recurring Profile column on the right-hand side, click View Payment Info corresponding to the current coverage period.
5. Select either Credit Card or Bank Draft (ACH).

The screenshot shows two parts of a web interface. On the left is a 'Payment Schedule' table with columns for #, Date, Amount, Status, and Action. It lists three payments of \$656.00, all with a 'Pending' status and a 'Pay Ahead' button. Below the table is a 'Remaining Balance' of \$ 1,988.00 with a 'Pay Off Remaining Balance' button. On the right is the 'Update Payment Method' section. It shows 'Installment Plan Status: Active' and 'Update Payment Method' with two radio buttons: 'Credit Card' (selected) and 'Bank Draft (ACH)'. Below these are fields for 'Card number' and 'MM / YY CVC', and an 'Update Payment Method' button.

- a) For credit card, select 'Credit Card' then type in your credit card number, expiration (MM/YY), CVC code from the credit card, and zip/postal code.
 - b) For bank draft (ACH), select 'Bank Draft (ACH)' then select your financial institution from the images or search by name.
 - c) You will need to key in your username and password for your financial account. If your financial institution is not in the list and cannot be found the ACH option would not be available.
6. Click Update to save information.

The screenshot shows a 'Select your bank' dialog box with a search bar and a grid of bank logos. The logos include CHASE, Bank of America, WELLS FARGO, citi, usbank, Capital One, PNC, and USAA. There is a close button (X) in the top right corner.

How do I request a change to my payment date?

- Requests must be made 10 days prior to originally scheduled payment date.
- Email your full name, name of school you attend, school student ID, phone number, and requested new payment date to installments@ahpservice.com. Once received, your request will be reviewed, and response will be emailed back to you.

Can I pay an amount other than the monthly payment amount?

- Yes. Payments must be in multiples of the monthly payment amount.
Example: You can pay the April and June payments together. You also have the option to pay the installment plan in full at any time.
 - Go to ahpcare.com then click on login.
 - Enter your username and password.
 - Under My Account, select Coverage/Payment Information.
 - If you are wanting to use a new payment method, you must first update that information then select the payment(s) you would like processed.

I've missed payment(s) what do I do?

- Follow the steps above to update your payment method if needed.
- All missed payments must be paid in full to keep the plan current and avoid termination.

My coverage has been terminated, is it possible to reinstate my coverage?

- Coverage can only be reinstated within 30 days of the termination date. If coverage was terminated more than 30 days ago, coverage cannot be reinstated, and you will need to wait until the next Open Enrollment Period. Please see the Enrollment Tab of AHP's website for your school's open enrollment details.

How much will I need to pay to reinstate terminated coverage?

- Full payment is required to reinstate coverage once 2 payments have been missed and coverage has been terminated.
- You must contact AHP within 30 days of termination to be reinstated.
- Email your full name, name of school you attend, school student ID, phone number, and requested new payment date to installments@ahpservice.com. Once received, your request will be reviewed, and response will be emailed back to you.

Can I cancel my Installment Plan?

- Installment Plan purchases are binding contracts and therefore are no cancel, no refund polices.

Is the cost of the Installment Plan and the One-Pay Plan the same?

- The total may not be the same due to rounding and installment plan fees, where applicable.

Are there additional fees I may incur when purchasing the Student Health Insurance?

- Merchant fees may be added to the total premium depending on the payment type you choose to use.
 - Credit Cards = additional 3% of the total premium
 - Webpay = additional 3% of the total premium
 - ACH (Bank Draft) = no additional fees

What does the failed message 'Zip/Postal Code does not match the code on file with the Bank'?

- The zip/postal code needs to be updated in your AHP Account to match the zip/postal code your financial institution has on file for your credit or debit card.