

Western Kentucky University 2022-2023

Student Health Insurance Plan



New Insurance carrier is Wellfleet.

Eligibility

- All domestic undergraduate students taking 12 or more credit hours or 3 in the summer.
- All domestic graduate students taking 9 or more credit hours are eligible to enroll in this insurance plan.
- All undergraduate and graduate students who have applied for graduation, have been approved by the registrar's office and are taking a minimum of 3 hours of coursework during their final semester are considered full-time students by WKU and are eligible to enroll in the SHIP.

Students may enroll themselves and their dependents online by using check or credit card at wku.ahpcare.com.

PLAN HIGHLIGHTS

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 Cigna.**

BENEFIT MAXIMUMS & DEDUCTIBLES

	Preferred Provider	Out-of-Network Provider
Policy Aggregate Maximum	Unlimited per Insured Person, Per Policy Year (for Essential Benefits Only)	
Deductible (Per Insured Person, Per Policy Year)	Individual: \$500	Individual: \$1,000
Out-of-Pocket Maximum (For All Insureds in a Family, Per Policy Year)	Individual: \$6,850 Family: \$12,000	Not Applicable

BENEFIT CATEGORY deductible applies unless otherwise stated below	Med Center Health - WKU Health Services	Preferred Provider	Out-of-Network Provider
		Payments are based on the Preferred Provider Allowance	Payments are based on the Usual & Customary Charges
Physician's Visits	100%	100%, after a \$50 Copay deductible waived	60%
Diagnostic X-ray Services	100%	80% after a \$50 Copay per visit	60% after a \$50 Copay per visit
Laboratory Procedures	100%	100%	75%
Medical Emergency Services	N/A	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
Prescription Drugs, Deductible Waived up to 31-day supply per prescription	N/A	Tier 1: \$20 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay Tier 4: \$60 Copay	Tier 1: \$20 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay Tier 4: \$60 Copay
Hospital Room and Board Expense Including Intensive Care Units	N/A	80%	60%
Surgery	N/A	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits/	100%	100%	80%

2022-2023 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Fall 08/01/22 - 12/31/22	Spring/Summer 01/01/23 - 07/31/23	Summer 05/04/23 - 07/31/23
Open Enrollment	07/01/22 - 09/16/22	12/02/22 - 02/15/23	04/16/23 - 06/16/23
Student	\$ 914.00	\$ 1,268.00	\$ 532.00



Please view the complete brochure on-line at wku.myahpcare.com for full details of participation in the plan.

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 wku.myahpcare.com.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Wellfleet.