

# Western Kentucky University - Domestic

## Student Health Insurance Plan 2024-2025

### 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.myahpcare.com](http://wku.myahpcare.com).



### Benefits Maximums & Deductibles

	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Usual &amp; Customary Charges</small>
Policy Aggregate Maximum	Unlimited per Insured Person, Per Policy Year (for Essential Benefits Only)	
Deductible <small>Per Insured Person, Per Policy Year</small>	Individual: \$500	Individual: \$1,000
Out-of-Pocket Maximum <small>For All Insureds in a Family, Per Policy Year</small>	Individual: \$6,850 Family: \$12,000	N/A

### Benefits *(Deductible applies unless otherwise stated below)*

	MED CENTER HEALTH @ WKU HEALTH SERVICES	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Usual &amp; Customary Charges</small>
Physician Office Visits <small>Including specialist and consultant visits</small>	100%	100% after a \$50 Copayment (Deductible waived)	80%
Diagnostic Imaging Services	100%	80%	60%
Laboratory Procedures	100%	80%	60%
Medical Emergency Services <small>(Copayment waived if admitted)</small>	N/A	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Prescription Drugs (Deductible Waived) <small>up to 31-day supply per prescription</small>	N/A	100% after a Tier 1: \$20 Copayment Tier 2: \$35 Copayment Tier 3: \$60 Copayment Tier 4: \$60 Copayment	100% after a Tier 1: \$20 Copayment Tier 2: \$35 Copayment Tier 3: \$60 Copayment Tier 4: \$60 Copayment
Hospital Room and Board Expense <small>Including Intensive Care Units</small>	N/A	80%	60%
Surgery	N/A	80%	60%
Preventive Services <small>For more information, please visit <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a></small>	100%	100%	80%

### Premium Costs & Coverage Periods

Coverage Periods	FALL 08/01/24 - 12/31/24	SPRING/SUMMER 01/01/25 - 07/31/25	SUMMER 05/04/25 - 07/31/25
Open Enrollment	07/22/24 - 09/18/24	12/02/24 - 02/15/25	04/16/25 - 06/17/25
Student	\$1,002	\$1,391	\$583

### More Information

For full details of participation in the plan, please view the complete brochure online at: [wku.myahpcare.com](http://wku.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 [wku.myahpcare.com/additionalresources](http://wku.myahpcare.com/additionalresources)

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 Cigna.**

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 Wellfleet.

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](http://wku.myahpcare.com).