

Western Kentucky University - Domestic 2025-2026

wku.myahpcare.com

STUDENT COVERAGE WITH CARE

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at wku.myahpcare.com upon approval by federal and state authorities.

BENEFITS MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER Payments based on the Negotiated Charges	OUT-OF-NETWORK PROVIDER Payments based on the Usual & Customary Charges
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	N/A

BENEFITS

(Deductible applies unless otherwise stated below) **The PPO Network is Cigna.**

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

COVERAGE PERIODS & RATES

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 05/04/2026 - 07/31/2026
Open Enrollment	07/22/2025 - 09/18/2025	12/02/2025 - 02/15/2026	04/16/2026 - 06/17/2026
Student	\$1,169	\$1,620	\$680

For more information, visit wku.myahpcare.com.

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.

*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.



ELIGIBILITY

- All domestic undergraduate students taking 12 or more credit hours or three (3) in the summer.
- All domestic graduate students taking nine (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 three (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.

WHAT'S INCLUDED?

- Access to Academic Vision Care (AVC)
- Telehealth solutions through AcademicLiveCare (ALC)
- Coverage while traveling with Academic Emergency Services (AES)*
- Optional Dental Coverage