Western Kentucky University - International 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	SPRING/SUMMER	SUMMER
Coverage Periods	08/01/2025 - 12/31/2025	01/01/2026 - 07/31/2026	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.

ELIGIBILITY

Health insurance is required at Western Kentucky University for **ALL** international students. A **MANDATORY** health insurance plan offered by Western Kentucky University is available to **ALL** international students. All of Western Kentucky University's international students are automatically enrolled in Academic HealthPlans, Inc. insurance and it will appear on your university bill.

DO YOU HAVE YOUR INSURANCE CARD?

1. Go to **wellfleetstudent.com**.
2. Type in school name.
3. Enter your First Name, Last Name, and Date of Birth, then click the button "School Assigned ID". In the field below, type in your 800# and DOB.
4. Continue with other account information.
5. The next page will ask you for an email address and then a password.
6. After setting up your account, you'll be able to view or print your ID card or request that a physical card be mailed to you.
7. Once logged in, click "ID Card Information" in the left navigation. From there, you can select "Request Permanent ID Card" or "View or Print ID Card."

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

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.