

# Winthrop University

## Premium Payment - Installment Option

Academic HealthPlans (AHP) is pleased to offer voluntary students the option of paying for their Student Health Insurance premium through monthly installments.

### Requirements of the Installment Option

- The option is available to eligible students enrolling online on a Voluntary basis. Check eligibility requirements on the school's AHP website (<https://winthrop.myahpcare.com/>). Note: If Spouse and Dependent coverage is offered with the student health insurance plan, they must be enrolled at the same time and for the same coverage period as the student.
- The installment option is only available for Fall and Spring/Summer coverage periods.
- At the time of online enrollment, the student is required to pay the initial payment by credit or debit card (MasterCard, Visa, American Express or Discover).
- The monthly auto-draft setup, with the student's credit/debit card, will be established during the initial enrollment. The credit card being used for auto-draft can be changed online at any time once the student logs into their account.
- If a Fall Semester installment plan is offered - the student would pay the initial payment at the time of the online enrollment process for the Fall semester. The subsequent installment drafts schedule will be listed during the online enrollment process for your approval. You will also receive the schedule in the form of an email confirmation for your records.
- If a Spring/Summer Semester installment plan is offered – the student would pay the initial payment at the time of the online enrollment process for the Spring/Summer semester. The subsequent installment drafts schedule will be listed during the online enrollment process for your approval. You will also receive the schedule in the form of an email confirmation for your records.

### Missed Payments and Re-Instatement of Coverage

- If premium is not received, due to insufficient funds (NSF), an email will be sent to the student's email address on record, after each attempt and there will be multiple attempts during the month.
- Two (2) missed payments will result in the Student Health Insurance coverage being terminated. The termination date will be the last day through which premium had been collected.
- Coverage may be reinstated if the student pays the remaining premium balance due within 30 days of the termination date. The termination date is the last date through which premium was received for active coverage.
- Once the coverage has terminated, during the 30-day Grace period, a termination letter will be mailed to the student's address on record
- Questions – Email [installments@ahpservice.com](mailto:installments@ahpservice.com)