

Student Insurance 2023 - 2024



An Independent Licensee of the Blue Cross and Blue Shield Association



Contact Insurance

**Supervisor
Student and
Scholar
Health
Insurance**



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**Administrative
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**Walk-in
Hours**

**Monday: 9AM to 11AM
Tuesday: 1PM to 3PM
Wednesday: 9AM to 11AM
Thursday: 1PM to 3PM
Friday: Appointments Only**

Enrollment

- We get your information and request Academic Health Plans to enroll you with **Blue Cross**.
- International students and Graduate students with an assistantship will be automatically enrolled and charged for coverage.
 - **Must request enrollment for dependents**
 - **Dependents also need to be enrolled from the date of entry and on-going during the remainder of their stay. Please be sure to request enrollment for your dependent(s) from the date of entry and for the following semester as well.**



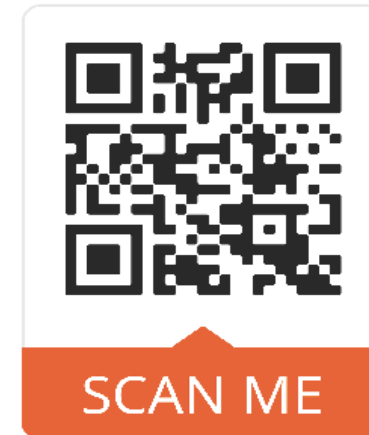
**BlueCross BlueShield
of Alabama**

MyAccount

Auburn University

Student Health Insurance Plan

- **[Auburn.mycare26.com](https://auburn.mycare26.com)**
- Insurance card
- Search for in-network providers
- View claims
- Free TeleDoc or Behavioral Health
- Update personal information
- Live chat options 24/7



To view more information about the Student Health Insurance Plan, scan the QR code above to visit

auburn.mycare26.com





Planning Your Visit

- **Auburn University Medical Clinic (AUMC)** \$25 copay
- Visit first unless outside of business hours or closed
- **In network** \$250 deductible 20% coinsurance (your insurance will cover more)
- Doctors and hospitals that have agreed to provide health care services at set rates.
- **Out of network** covered at 60% of the allowed amount subject to policy year deductible \$500
- **Women's Clinic (OBGYN)**- No referral necessary
- **Any other specialists**- must get referral from AUMC

Insurance Terms

- **Copay:** fixed amount due at the time of appointment
\$25 for AUMC
- **Deductible:** the amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay (*In Network:* \$250/person/policy year)
- **Coinsurance:** percentage amount (20%) that the patient is responsible for after the deductible is met (*In Network*) *specialists:* 80% coinsurance paid subject to deductible



Blue Cross and Blue Shield of Alabama Helpful Information



Ambulance charges covered at 80% of the allowed amount subject to policy year deductible.



Emergency visits \$100 copay covered at 80% of the allowed amount subject to deductible. Copay is waived if admitted with services covered at 80% of the allowed amount subject to the deductible.



COVID – 19 Testing

Covered by Blue Cross (copay and deductible may apply)
If positive, treatment would be provided like any other illness or treatment



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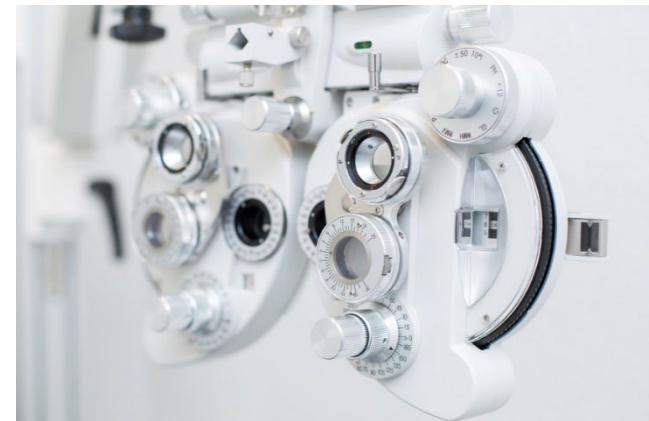
Dental & Vision (voluntary)

Offering a direct-to-consumer voluntary dental and vision product through **Academic Health Plans with Blue Cross and Blue Shield of Alabama**
Auburn.mycare26.com

Will pay directly through website for coverage

Administrative Support

- ID cards
- Claims processing





Waiving Out of Blue Cross

- Waiving out of our insurance **IS** possible:
- A waiver is a document filled out to indicate that you already have insurance. It prevents students from being enrolled into the mandatory SHIP (student health insurance plan) with BCBS and charged for insurance.
 - Insurance must be equal to or better than what is offered by the university.
 - Repatriation
 - Deductible to not exceed \$500
 - No pre-existing condition clause
- Please follow this link to waive out of the insurance: **auburn.mycare26.com**
- You can check the opening and closing of the waiver portal on the website as well
- We request that you allow up to 7 business days to waive out. If you do not see a charge removal, email insurance@auburn.edu.



Helpful Information

How does the Waiver process work?



Students **MUST** submit a waiver every **academic year!** Every new academic year starts in the Fall.



Once your waiver is submitted and approved it will remain effective for that policy year.



If you submit your waiver during Spring, you will still need to resubmit a new one in the upcoming Fall semester.



Frequently Asked Questions

How do I pay for my insurance? Your insurance premium is placed on your eBill, this means that you can pay for your insurance like you would pay for your tuition.

I was charged during the Fall term; my classes are for Spring? If you are an international student entering the United States before 08/16/2023 then, yes you were charged during the Spring semester. Insurance for the Spring term begins 02/16/2024 and ends 08/15/2024. All new international students will be charged for early arrival.

How much is the insurance for Fall, Spring, and Summer? The fall premium is \$931.60. The spring premium is \$921.80, and the summer premium is \$465.80. If you are a graduate student on an assistantship, you will receive a subsidy in the amount of -\$507 for the Fall and Spring/Summer semester. The Summer semester subsidy will be calculated at 50% of the monthly rate for the term.



AUBURN

UNIVERSITY

OFFICE OF INTERNATIONAL
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@AUIntlPrograms

Auburn University, Office of International Programs
www.auburn.edu/international