Auburn University - Domestic Graduate Plan
Student Health Insurance Plan
2024-2025

Eligibility
All domestic graduate students taking a minimum of six credit hours, or who are enrolled and completing their thesis, are eligible to enroll in this insurance plan on a voluntary basis. Online credits count toward the minimum hours, but may not exceed 50% of hours required for eligibility.

What’s Included?
• Access to 24-Hour Medical and Mental Health Telemedicine Services
• Coverage when traveling
• Academic Emergency Services*

More Information
For full details of participation in the health plan, please view the complete brochure online at: auburn.myahpcare.com

Questions
To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card
To access your ID card, please visit auburn.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 Benefit Booklet. The Provider network is BlueCard® PPO.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

*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.

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 auburn.myahpcare.com.
## Benefits

Deductible applies unless otherwise stated below

<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK PROVIDER</th>
<th>OUT-OF-NETWORK PROVIDER</th>
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<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Insured Person, per Plan Coverage Period</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Individual Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Insured Person, per Policy Year</td>
<td>$7,150</td>
<td>Unlimited</td>
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<tr>
<td><strong>Family Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For all Insureds in a Family, per Policy Year</td>
<td>$14,300</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Inpatient Hospital &amp; Residential Treatment Facilities</strong></td>
<td>80% after $250 Copay</td>
<td>80% after $250 Copay In Alabama: Covered only for medical emergency services and accidental injury</td>
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<tr>
<td>Precertification Required</td>
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**Student Health Clinic Services- AUMC (Auburn University Medical Clinic)**

No benefits will be paid without a referral from AUMC for outpatient treatment received from a provider other than the Student Health Clinic

No referral is required from the Student Health Clinic for certain services, for more information please visit auburn.myahpcare.com

Student Health Clinic will offer service to eligible dependents 13 years and over

100%, after $25 office visit Copay, no deductible; any other medical service available and rendered at AUMC - 100%, no Copay or deductible

Services for certain allergy injections, B12 injections and certain therapeutic services - 100%, no Copay or deductible

**Outpatient Surgery**

Including Ambulatory Surgical Centers

80%

60%

In Alabama: Not Covered

**Inpatient Physician Visits & Consultations**

80%

60%

In Alabama: 50%

**Chemotherapy, Diagnostic Lab, Dialysis & IV, Pathology, Radiation Therapy and X-ray**

80%

60%

In Alabama: 50%

**Emergency Room**

(Medical Emergency)

80% after $100 Copay (Copay waived if admitted)

80% after $100 Copay (Copay waived if admitted)

**Prescription Drugs**

Other benefits available at Prime Participating Pharmacies - for more information, please visit auburn.myahpcare.com

Student Health Clinic-AUMC (Auburn University Medical Clinic):

100%, after the following Copays, no deductible

- Tier 1 & 2: $10 Copay
- Tier 3: $45 Copay
- Tier 4: $75 Copay
- Tier 5: $45 Copay
- Tier 6: $75 Copay

Not covered

**Preventive Care**

For more information, please visit AlabamaBlue.com/PreventiveServices

100% (No Copay or Deductible)

Not covered
# Rates & Coverage Periods

<table>
<thead>
<tr>
<th>Coverage Periods</th>
<th>FALL 08/16/2024 - 02/15/2025</th>
<th>SPRING/SUMMER 02/16/2025 - 08/15/2025</th>
<th>SUMMER 05/16/2025 - 08/15/2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Periods</td>
<td>07/15/2024 - 09/15/2024</td>
<td>01/15/2025 - 03/15/2025</td>
<td>04/15/2025 - 06/15/2025</td>
</tr>
<tr>
<td>Student</td>
<td>$933.44</td>
<td>$918.71</td>
<td>$481.72</td>
</tr>
<tr>
<td>Spouse</td>
<td>$933.44</td>
<td>$918.71</td>
<td>$481.72</td>
</tr>
<tr>
<td>One Child</td>
<td>$933.44</td>
<td>$918.71</td>
<td>$481.72</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$1,866.88</td>
<td>$1,837.42</td>
<td>$963.44</td>
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</table>

To view all enrollment and coverage periods available, please visit [auburn.myahpcare.com](auburn.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 Blue Cross and Blue Shield of Alabama.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield of Alabama. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1201.