

Class of 2030

Part VI: Health Insurance and Additional Resources

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, Per Plan Coverage Period		Unlimited
Deductible Per Insured Person, Per Plan Coverage Period	\$500	\$750
Individual Out-of-Pocket Maximum Per Insured Person, Per Plan Coverage Period	\$6,850	\$6,850
Family Out-of-Pocket Maximum All Insureds in a Family, Per Plan Coverage Period	\$13,700	\$13,700
Inpatient Hospital Precertification Required	80% after a \$150 Copay	60% after a \$150 Copay In Alabama: Covered only for medical emergency services & accidental injury
Outpatient Surgery Including Ambulatory Surgical Centers	80%	60% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	80%	60% In Alabama: 50%
Outpatient Physician Visits & Consultations	80% after a \$25 Copay	60% In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis & IV, Pathology, Radiation Therapy & X-ray	80%	60% In Alabama: Not Covered
Emergency Room (Medical Emergency)	80% after a \$150 Copay	80% after a \$150 Copay
Prescription Drugs Maintenance drugs: up to 90-day supply may be purchased but copay applies for each 30-day supply Prescription drugs (other than maintenance drugs): up to a 30-day supply	ValueONE Participating Network Pharmacies 100% after Copay Tier 1 & 2: \$20 Copay Tier 3: \$40 Copay Tier 4: \$60 Copay Tier 5 & 6: \$120 Copay	Not Covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	100% (Deductible waived)	Not Covered

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 acom.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company providing program management and administrative services for student health plans offered by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

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.

*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.