

# We are pleased to bring you the 2017-2018 University of Oklahoma (OU) Health Sciences Center Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Oklahoma (BCBSOK)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)\*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network from BCBSOK
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

As part of the acceptance criteria for the University of Oklahoma Health Sciences Center (HSC) programs, all students are required to have medical coverage prior to the start of their academic program and coverage must be maintained as long as the student is enrolled in HSC programs.

The University of Oklahoma Regent's Policy requires students enrolled in HSC programs to submit proof of health insurance to Academic HealthPlans via the Waiver System. You can submit a waiver by going online to [ouhsc.myahpcare.com](http://ouhsc.myahpcare.com) and clicking on the "Waiver" tab. At the beginning of each academic year, and periodically thereafter, students may be asked to show proof of health insurance coverage.

Eligible students who enroll may also enroll their spouses and dependents.

This plan is also available to the University of Oklahoma-Tulsa Schusterman Center-Campus students in health sciences degree programs (College of Allied Health, College of Nursing, College of Pharmacy, College of Public Health programs and School of Community Medicine (MD and PA)).

Please view the complete brochure on-line at [ouhsc.myahpcare.com](http://ouhsc.myahpcare.com) for full details of participation in the plan.

## You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



For additional information, go to  
[ouhsc.myahpcare.com](http://ouhsc.myahpcare.com) or call 888-924-7758.

\* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. AES provides medical, security and natural disaster evacuation services, repatriation of remains, emergency medical and travel assistance, travel information and other services for Academic HealthPlans.

AcademicBlue is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Oklahoma.

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# University of Oklahoma Health Sciences Center 2017–2018 Plan Highlights<sup>1,2</sup>

## Plan Coverage

	OU Physicians Student Health & Wellness Clinic ** (OKC) Student Health Clinic** (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
<b>Coinsurance</b>	100%	80%	60%
<b>Plan Deductible</b>	\$0	\$500	\$1,500
<b>Out-of-Pocket Maximum (unless otherwise noted)</b>	No maximum	\$6,600	\$15,000

## Benefits

Benefit Category	OU Physicians Student Health & Wellness Clinic ** (OKC) Student Health Clinic** (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
<b>Preventative Care Services</b>	100%	100% (for services not offered at the Student Health Center) and for well-woman physicals	Not covered
<b>Prescription Drugs</b> <i>Per 30-day Retail Supply</i>	100% after: <ul style="list-style-type: none"> <li>\$15 copayment per generic drug</li> <li>\$50 copayment per brand name drug</li> </ul> Contraceptives are covered at 100% (No copayment) <i>(deductible waived)</i>	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$50 copayment for each brand-name drug</li> <li>\$100 annual prescription deductible applies</li> </ul>	Not covered

\*\*Access to on-campus health services locations is based on your campus enrollment. This plan includes Needlestick benefits.

## Deadlines, Coverage Periods and Premium Costs\*\*\*

	Fall 1	Fall 2
<b>Dates Covered</b>	07/01/17- 12/31/17	08/15/17- 12/31/17
<b>Open Enrollment</b>	06/09/17- 09/15/17	
<b>Student</b>	\$1,262.50	\$946.88
<b>Student &amp; Spouse</b>	\$2,714.00	\$2,035.50
<b>Student &amp; Child</b>	\$2,461.50	\$1,846.13
<b>Student, Spouse, Child(ren)</b>	\$3,913.00	\$2,934.75

\*\*\*A \$6.00 AES fee is included in the Fall 1 Premium. A \$4.50 AES fee is included in the Fall 2 Premium.

1 This document 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 Policy. The PPO network is BCBSOK Participating Provider Option (PPO) Network.

2 Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

3 The relationship between Blue Cross and Blue Shield of Oklahoma (BCBSOK) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSOK, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.