

# 2012–2013 Student Health Insurance Plan

**Oklahoma Christian University** in partnership with Academic HealthPlans is excited to announce the availability of the 2012-2013 Student Insurance Plan. This student-focused plan protects students at school, at home, and while traveling or studying abroad. Staying healthy is important to your success at Oklahoma Christian University.

## Who can enroll?

All **degree-seeking** students taking nine (9) or more credit hours are eligible and must be enrolled in the insurance plan unless proof of comparable coverage is provided. To waive coverage, students must go to [my.oc.edu](http://my.oc.edu) to complete the online waiver process by **September 30, 2012** for the Fall Semester and **February 10, 2013** for the Spring Semester. All registered **International** Students are automatically enrolled in the insurance plan, and the premium for coverage is added to their tuition billing. Eligible students who do enroll may also insure their dependents.

**Students taking at least six (6) credit hours** (three (3) hours in the Summer) required to complete their degree are eligible to enroll in the plan. To enroll, visit the Student Counseling Center to get an enrollment form, and follow the instructions on the form.

## How much does it cost?

Coverage Period	Student	Spouse	All Children
<b>Annual</b>	\$1,063	\$2,166	\$1,633
<b>*Fall</b>	\$ 469	\$ 942	\$ 695
<b>Spring/Summer</b>	\$ 680	\$1,361	\$1,025
<b>Summer</b>	\$ 324	\$ 660	\$ 499

*\*December Graduating Seniors Only*

Annual..... 08/12/2012 thru 08/11/2013

\*Fall..... 08/12/2012 thru 01/09/2013

Spring/Summer..... 01/10/2013 thru 08/11/2013

Summer ..... 05/01/2013 thru 08/11/2013

*Coverage becomes effective on the date the coverage period begins or the date the premium is received by the company, whichever is later.*

## Online Access to

- view and download complete plan description
- provider and pharmacy information
- download temporary ID card
- customer service/claims and benefit questions
- link to Eagle Community Clinic



## PLAN OVERVIEW

*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 policy. The PPO network is Blue Cross and Blue Shield of Oklahoma BlueChoice® PPO Network.*

### BENEFIT MAXIMUM & DEDUCTIBLES

Maximum Benefit	\$100,000 Per Covered Person Per Policy Year
Deductible <i>Does not apply to treatment at Eagle Community Clinic</i>	\$200 per Covered Person per Policy Year

### \$5,000 Out-of-Pocket Maximum Per Covered Person Per Policy Year

Eagle Community Clinic (ECC)	Benefits will be paid at 80% of negotiated fee schedule
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Health Care Obtained	In Network	Out of Network
BENEFIT CATEGORY	<i>Payments are based on the Network Provider Allowable Charge</i>	<i>Payments are based on Out-of-Network Provider Allowable Charge</i>
Hospital Expense	80%	60%
Surgical Expense	80%	60%
Day Surgery Miscellaneous	80%	60%
Doctor's Visits	80%	60%
Physical Therapy <i>10 visits maximum per</i>	80%	60%
Emergency Room Expense <i>\$150 copay per visit</i>	80%	60%
Diagnostic X-Rays & Laboratory	80%	60%
Preventive Care Services	100%	70%
Prescription Drugs	<i>At pharmacies participating in the Prime Therapeutics Network: 100% of Allowable Amount after a \$15 copay Generic/ \$25 copay Brand Name/ \$45 copay per Non-formulary</i>	<i>60% of Allowable Amount after a \$15 copay Generic/ \$25 copay Brand Name/ \$45 copay per Non-formulary</i>

**Complete Information** available at [www.ahpcare.com/oc](http://www.ahpcare.com/oc) or (855) 247-2273