

Your Student Health Plan

Brought to you by Academic HealthPlans & Blue Cross and Blue Shield of Texas

Texas A&M University - Commerce



THE TEXAS A&M
UNIVERSITY SYSTEM

Your insurance team

- ▶ **Academic HealthPlans (AHP)** is your plan administrator.

AHP provides the following services:

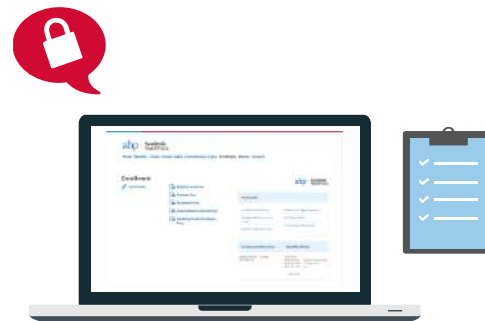
- ▶ Website
- ▶ Plan Materials
- ▶ Waiver
- ▶ Enrollment
- ▶ Billing
- ▶ Customer Care for Enrollment
- ▶ On-campus Support



- ▶ **Blue Cross Blue and Shield of Texas (BCBSTX)** is your insurance carrier.

BCBS provides the following services:
provides the following services:

- ▶ Claims Administration
- ▶ Claims Customer Service
- ▶ Distribution of ID Cards
- ▶ Access to a Large Network of Providers



Company Confidential



tamuc.myahpcare.com

Click on a tab for more detailed information, such as:

Benefits

Plan details

How your plan works

Value-added benefits

Academic Emergency Services

Enrollment

Enrollment periods

Links to enroll

Qualifying events

Optional dental and vision

Waiver

Links to submit your waiver

Training on using waiver system

AcademicBlue

DO YOU NEED HELP?

Home Benefits Cost Eligibility Enrollment Waiver Parent Information Claims Previous Year Contact

Texas A&M University – Commerce

2020-2021

COVID-19 Resources

Welcome to your AcademicBlueSM Student Health Plan brought to you by Blue Cross Blue Shield of Texas!

Please go to the Enrollment tab for your next open enrollment period.

Mental Health Support Tool

Quick Links

Find a Doctor or Hospital (Select "Blue Choice PPOSM")

Find Group and Member ID

Find a Pharmacy

BCBS Quick Start Guide

Texas A&M Student Dental

Use the provider search tool to find an in-network provider and save money.

Understanding your benefits

Benefit Maximum & Deductibles		
	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible (Individual/Family)	\$500/\$1,500	\$1,000/\$3,000
Out-of-Pocket Maximum (Individual/Family)	\$7,900/\$15,800	\$15,800/\$31,600
Student Health Services	At the Student Health Center, the deductible will be waived and benefits will be paid at 100% of covered expenses.	

Benefit Coverage		
	Network Provider	Out-of-Network Provider
<i>Deductible applies unless noted below:</i>		
Hospital Expenses	80%	60%
Surgical Expenses	80%	60%
Doctor's Visits (Includes Virtual Visits)	100% after: \$35 copayment per visit (deductible waived)	60% after: \$35 copayment per visit (deductible waived)
Emergency Care and Accidental Injury Facility Services – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	80% after \$150 copayment	
Physician Services	80%	
Diagnostic X-Rays & Laboratory Procedures	80%	
Prescription Drugs <i>Limited to 30-day retail supply - Prescriptions filled at the Student Health Center: 100% of allowable amount after a \$10/\$35 copayment (deductible waived)</i> <i>**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.</i>	At pharmacies contracting with Prime Therapeutics ³ , 100% after: <ul style="list-style-type: none"> \$10 copayment for each generic drug \$35 copayment for each brand-name drug** \$60 copayment for non-preferred brand-name drug** 	60% after: <ul style="list-style-type: none"> \$10 copayment for each generic drug \$35 copayment for each brand-name drug** \$60 copayment for non-preferred brand-name drug** <small>Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.</small>
Preventative Care Services	100% (deductible waived)	60%

Out-of-Pocket Maximum:
The amount you will be responsible for before the insurance company begins to pay claims at 100%.

Deductible:
The amount you will pay out-of-pocket before the insurance company begins to pay. (Typically, this does not apply to doctor's visits and prescription drugs.)

Copayment:
The amount you will have to pay when services are received.

Co-insurance:
The percentage that the insurance company will pay for the listed services, after you meet your deductible and before your out-of-pocket max. is met. (In-network saves you money!)

Understanding your enrollment and cost

Coverage Period:
The dates that your health insurance will pay your claims for the current plan year.

Early Arrival (New International Students)	Fall	Spring/Summer	Summer
8/1/2020 through 8/31/2020	9/1/2020 through 12/31/2020	1/1/2021 through 8/31/2021	5/17/2021 through 8/31/2021

Medical	Early Arrival (New International Students)	Fall	Spring/Summer	Summer
Student	\$ 250.00	\$ 1,002.00	\$ 1,997.00	\$ 879.00
Spouse	\$ 250.00	\$ 1,002.00	\$ 1,997.00	\$ 879.00
Children	\$ 413.00	\$ 1,656.00	\$ 3,299.00	\$ 1,453.00
Spouse & Children	\$ 663.00	\$ 2,658.00	\$ 5,296.00	\$ 2,332.00

Premium:
The amount that you will pay per semester for your coverage. (If an annual coverage period is offered, you may purchase insurance for the entire year.)

Academic Emergency Services

Academic Emergency Services (AES) provides immediate access to assistance if you experience a travel related crisis.

Services include:

Emergency medical evacuation

If you are overseas and an emergency occurs, we will get you out of there ASAP.

Medically advisable repatriation

If you are studying in the U.S., we will make sure you get back home if your health depends on it.

Visit by family or friends

If there is a medical emergency and you are hospitalized, we will make sure the ones that care about you most are there to support you.

And...

- Pre-travel information
- Lost luggage assistance
- Prescription assistance
- Translation assistance
- Emergency message transmittal



aes | **Academic Emergency Services**

To contact Academic Emergency Services from the U.S. or Canada, call toll-free: (855) 873-3555

To contact Academic Emergency Services from outside the U.S. or Canada, dial the country access code followed by: 1 (610) 263-4660

Group ID: GHS9999AHPCO
MEMBERSHIP TYPE
Global Medical and Travel Assistance Services

AT&T country access codes can be found through local directory assistance or https://www.att.com/support/_media/images/pdf/Country_Code_List.pdf. If there is no access code, proceed with calling direct to: 1 (610) 263-4660

AES SUPPORT

TOLL FREE 1(855) 873-3555
OUTSIDE THE US 1(610) 263-4660
EMAIL assistance@ahpcare.com

If you need medical or travel assistance, regardless of the nature or severity of your situation, please contact AES 24 hours a day/7 days a week.

Cut along the dotted line, then fold in half

To obtain additional pre-travel information or advice or in the event of a medical, travel or security crisis, call Academic Emergency Services immediately.

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COVID-19 Resources

Testing and Treatment

With a BCBSTX health plan, you have easy access to care for COVID-19 related health issues:

Testing: Lab tests to diagnose COVID-19 are covered at no cost. And your doctor doesn't have to check your benefits before testing you.

Testing-Related Visits: Visits to get COVID-19 testing are covered at no cost to you. To receive care at no cost, be sure you go to a provider in your BCBSTX health plan's network, whether at a provider's office, urgent care center, emergency room or by telehealth.

Treatment: Most BCBSTX members won't pay for COVID-19 treatment at a network facility. Out-of-pocket costs are also waived for emergency care at any emergency facility (ER). These changes cover treatment from April 1 through June 30, 2020 but may be extended if needed.



SAP

This *Student Assistance Program (SAP)* offers 24/7 online tools and access to licensed counselors for physical, behavioral and financial wellbeing, and more. Services are available in multiple languages.

To get started visit, myahpcare.personaladvantage.com and enter the Company Code: AHP1.

Virtual Visits

With your virtual visits benefit, provided by Blue Cross and Blue Shield of Texas (BCBSTX) and powered by MDLIVE, the doctor is in 24/7/365.

Virtual visits allow you to consult an independently contracted, board-certified doctor or therapist for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

Why virtual visits?

- Convenience, with independently contracted, board-certified MDLIVE doctors available after the Student Health Center closes*
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- If needed, get a prescription sent to your local pharmacy

MDLIVE doctors can treat a variety of non-emergency conditions, including:

- Allergies
- Anxiety
- Asthma
- Cold/flu
- Depression
- Ear infections
- Fever
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Sinus infections
- Stress management
- And more



Prepare for the Unexpected — Activate Your MDLIVE Account Now!

There is no charge to set up your account, but you may have a charge for your visit depending on your benefit plan.

Activate your account — pick the way that is easiest for you:

- Call MDLIVE at 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the MDLIVE app

TAMU Student Dental Option

Deductibles	\$25 per person / \$75 per family each plan year
Deductibles waived for Diagnostic & Preventive (D&P)?	Yes
Maximums	\$750 per person each plan year
D&P counts toward maximum?	Yes

Benefits and Covered Services*	DPO Dentists**	Non-Delta Dental DPO Dentists**
Diagnostic & Preventive Services (D&P) Exams, cleanings, x-rays and sealants	100%	100%
Basic Services Fillings	50%	50%
Endodontics (Root Canals) Covered Under Major Services	50%	50%
Periodontics (Gum Treatment) Covered Under Major Services	50%	50%
Oral Surgery Covered Under Major Services	50%	50%
Major Services Crowns, Inlays, Onlays and Cast Restorations	50%	50%
Prosthodontics Bridges and Dentures	50%	50%

Student Dental Plan Premiums	
Annual Rate / Fall Rate / Spring-Summer Rate	
Student	\$456 / \$152 / \$304
Student & Spouse	\$888 / \$296 / \$592
Student & All Children	\$1,320 / \$440 / \$880
Student & Family	\$1,752 / \$584 / \$1,168
Premiums are due at the time of enrollment.	

Enroll Online at:
tamusahpdental.myahpcare.com/enrollment

Top Health Plan Tips

1. Keep us and your school informed of any address changes.
2. Use the Emergency Room for emergency situations only.
3. Keep receipts of all payments made for medical services and prescriptions.
4. Always choose an in-network physician.
5. Use web tools located at tamuc.myahpcare.com to find a provider.
6. Check online reviews before choosing a physician.
7. Request provider to prescribe a generic drug to save money.
8. If you need more information on your plan, tamuc.myahpcare.com should be your first stop.
9. Always carry your ID card with you.

Questions?

Contact Us

Enrollment Information:

Academic HealthPlans

- ▶ tamuc.myahpcare.com
- ▶ help.ahpcare.com

Claims & Benefit Information:

Blue Cross and Blue Shield of Texas

1-855-267-0214

