Student Health Insurance 2015–2016
Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

The Texas A&M University-Commerce

Presented by: Judith Baxter-Aung, Academic HealthPlans

AcademicBlue™ is offered by Blue Cross and Blue Shield of Texas, 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 insurance plans of Blue Cross and Blue Shield of Texas.
Who can enroll?

International Students (Mandatory)
All F-1 and J-1 international students are required to maintain approved health insurance coverage continuously while enrolled and attending a Texas A&M University System institution, unless the student provides proof of coverage that meets the Texas A&M University System waiver requirements.

Dependents
Eligible students who enroll may also insure their Dependents. Dependent enrollment must take place at the initial time of student enrollment (or within 30 days).
# Medical Coverage Periods

## Spring/Summer

<table>
<thead>
<tr>
<th>01/01/2016</th>
<th>through</th>
</tr>
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<tbody>
<tr>
<td>08/31/2016</td>
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</table>
# Benefits

## Benefit Coverage

<table>
<thead>
<tr>
<th></th>
<th>Network Provider (deductible applies unless otherwise noted)</th>
<th>Out-of-Network Provider (deductible applies unless otherwise noted)</th>
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</thead>
<tbody>
<tr>
<td><strong>Hospital Expenses</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Surgical Expenses</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Doctor’s Visits</strong></td>
<td>100% after: $35 copayment per visit (deductible waived)</td>
<td>60% after: $35 copayment per visit (deductible waived)</td>
</tr>
<tr>
<td><strong>Emergency Care and Accidental Injury</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Facility Services</strong></td>
<td>80% after $150 copayment (deductible waived)</td>
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<tr>
<td><strong>Physician Services</strong></td>
<td>80% of allowable amount</td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic X-Rays &amp; Laboratory Procedures</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>At pharmacies contracting with Prime Therapeutics®, 100% after:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• $15 Copayment for each generic drug</td>
<td></td>
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<tr>
<td></td>
<td>• $30 Copayment for each preferred brand-name drug</td>
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</tr>
<tr>
<td></td>
<td>• $40 Copayment for each non-preferred brand-name drug</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>100% (deductible waived)</td>
<td>60%</td>
</tr>
</tbody>
</table>
Texas A&M University - Commerce

2015-2016

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

Welcome to My AHP Care! Your one stop to find information about the insurance your school provides.

Quick Links

- Texas A&M University - Commerce
- Change Address, Phone or Email
- Student Dental
- Student Health Plan FAQs
- Valuable Benefits
- BCBSTX HIPAA Notice
- Texas Pediatric Vision
- Find Group and Member ID
- How to Register/Login for Blue Access for Members (BAM)
- Student Health Services
- AHP BCBS Single Sign-On
- NEW AHP Mobile App
- AHP HIPAA Notice
- Level of Care Benefits
- Blue 365 Flyer
- Texas Pediatric Dental
- 24/7 NurseLine
- Health Insurance Notice for 2015 Tax Filers
Additional Benefits

- Access to 24-hour nurse line
- Coverage when traveling or studying abroad
- Academic Emergency Services (AES)
- Mobile Apps – ID card on your phone

Online Access

Online access to: tamuc.myahpcare.com

- View and download complete plan description
- Download eligibility & enrollment information
- View claim status and benefit questions
- Find a BCBS network provider
- Find network pharmacy, Prime Therapeutics
As a participant in the student health plan, you have access to the following services and benefits when you are traveling over 100 miles from home or outside your home country. Such benefits include but are not limited to:

**Emergency Medical Evacuation, Repatriation and Emergency Family Assistance Services**

- Emergency medical evacuation – Unlimited
- Visit by family member or friend, up to $5000 with 7-day hospitalization
- Emergency return home, up to $2500, in the event of illness or death of family member
- Return of personal belongings, up to $1000 in the event of evacuation or death
- Accidental death and dismemberment - $25,000

**Medical, Travel, Safety, and Legal Assistance**

- Medical monitoring to ensure adequate care
- 24/7 nurse help line
- Lost luggage assistance
- Passport replacement assistance
- Emergency travel arrangements
- Translation assistance
- Help in finding quality providers across the globe
Smart choices = lower costs

- For International students, the U.S. healthcare system may be different from your home country.
- Chose your primary care doctor soon before a sudden illness or an emergency situation occurs.
- The cost of treatment in a doctor office or urgent care clinic is much less than a visit to the hospital emergency room.
- If you are unsure, call the 24-hour Nurse line for advice.
- Making wise health care choices is key to saving yourself from unnecessary, high medical expenses.
Blue Cross and Blue Shield of Texas Preferred Provider Organization (PPO)

- Certain doctors, hospitals, and other treatment providers contract with BCBSTX’s PPO network, agreeing to provide services at a lower cost
- Doctors are screened for quality
- There is less out-of-pocket for you when you receive care from a contracted BCBSTX PPO healthcare provider

BlueChoice® PPO Network
Find a Doctor or Hospital at tamuc.myahpcare.com, then click on “Benefits” tab.
Types of Treatment Facilities

- Student Health Services
- Doctor’s office or Clinic
- Minor Emergency or Urgent Care
- Emergency Room
- Hospital Inpatient
Student Health Services

Most routine visits, health issues, and preventive care is covered at 100%, including diagnostic testing.

Deductible is waived.
General Doctor or Clinic

- For most routine visits related to health issues, preventive and ongoing care.
- In network: 100% after $35 copayment per visit *(deductible waived)*
- Out-of-network: 60% after $35 copayment per visit *(deductible waived)*

**Examples:**
- Primary care physician
- Family practice
- OB/GYN
Minor Emergency or Urgent Care Clinic

- If you have a non life-threatening health problem that cannot wait, and your physician is unavailable (such as in the evening), these clinics can handle most minor medical situations.

- In-network: 100% of covered expenses after a $35 copayment per visit (deductible waived)

- Out-of-network: 60% of covered expenses after a $35 copayment per visit (deductible waived)
Hospital

- Typical Inpatient or outpatient hospital care as ordered by your doctor.
- Hospitals are not for routine office visits or after hours care.
- In-network: 80% of covered expenses
- Out-of-network: 60% of covered expenses
In this type of situation, it is assumed that critical emergency care is needed at a hospital. You may need to call 911. This should only be used in threatening situations.

- 80% of covered expenses after $150 copayment per visit (deductible waived if admitted)
Prescriptions

Pharmacies contracting with Prime Therapeutics

Prescriptions are classified as **Generic, Preferred Brand-name,** or **Non-Preferred Brand-name.** Prescriptions are limited to a 30 day retail supply. See brochure for full details.

At pharmacies contracting with Prime Therapeutics: **100% after**

$15 copayment per Generic drug
$30 copayment per Preferred Brand-name drug
$40 copayment per Non-Preferred Brand-name drug

All other out-of-network pharmacies: **60% after**

$15 copayment per Generic drug
$30 copayment per Preferred Brand-name drug
$40 copayment per Non-Preferred Brand-name drug

The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics, LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross plans, has an ownership interest in Prime Therapeutics.
Delta Dental Plan

- Dental coverage is available for eligible students, spouses and dependent children*
- Diagnostic & Preventive services such as exams, cleaning and X-rays are covered at 100% with no deductible
- Find more details under the Benefits tab online
- Enrollment is online only at tamusahpdental.myahpcare.com

*Pediatric Dental and Vision benefits are covered for dependents enrolled in the medical plan up to age 19
How Do I File a Claim?

- In network providers will file claims for you. However, always keep your receipts when visiting a doctor’s office, hospital or pharmacy.

- Claims and inquiries should be sent to:

  Blue Cross and Blue Shield of Texas
  PO Box 660044
  Dallas, TX 75266-0044
  (855) 267-0214 – Customer Service
  (800) 451-0287 – Medical Providers
Questions?

Contact us

Enrollment Information: Academic HealthPlans
(877) 624-7911
support@ahpcare.com

Claims & Benefit Information:
Blue Cross and Blue Shield of Texas
(855) 267-0214

Delta Dental:
(800) 521-2651