

2009-2010 Student Health Insurance Plan



(Left to right)
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Western Kentucky University students are not invulnerable to sickness and injury. What if you were hospitalized? Your medical bills could seriously impair or completely stop your academic studies.

Let us focus on your health, so you can focus on your education.

Who can enroll?

Domestic undergraduate students enrolled in twelve (12) or more credit hours and domestic graduate students enrolled in nine (9) or more credit hours, are eligible to enroll in this insurance Plan. During the Summer, domestic undergraduate students enrolled in six (6) or more credit hours and domestic graduate students enrolled in three (3) or more credit hours are eligible to enroll. During any semester, at least half of the hours must be on-campus credit hours.

Undergraduate and Graduate students finishing up degree requirements through internships and practicums research taking one (1) or more credit hours and were previously enrolled in the Plan the prior semester are eligible to enroll in the Student Health Insurance Plan.

How to enroll?

Complete an enrollment form or enroll online at www.AHPCare.com/wku. You can also go to the Western Kentucky University Health Services website at www.wku.edu/healthservices to complete and submit an enrollment form. Your premium payment must be received at the time you enroll in the Plan.

When to enroll?

You can enroll in the Plan at any time for the various coverage periods. Your effective date of coverage begins the date the premium is received by the Company or its authorized representative, or the effective date of the coverage period, whichever is later.

Enrollment or Eligibility questions?

Please contact Academic HealthPlans at (888) 308-7320 or WKU Health Services at (270) 745-5641.



Complete Information available at www.ahpcare.com/wku or 888.308.7320

PLAN BASICS

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 Preferred Provider (PPO) network is First Health Network (www.firsthealth.com).

BENEFIT CATEGORY	WKU Health Services	Health Care In Network	Health Care Out of Network
		<i>Payments are based on the Preferred Provider Allowance</i>	<i>Payments are based on Usual & Customary Charges</i>
Hospital Expenses \$1,800 aggregate maximum per day	Not applicable	80%	60%
Surgical Expenses \$3,000 maximum per condition	Not applicable	80%	60%
Doctor's Office Visits	100%, no copay	100% after you pay \$50 copay	60% after you pay \$50 copay
Diagnostic Services (x-rays and lab tests) \$500 maximum per condition	100%, no copay	100% after you pay \$50 copay	60% after you pay \$50 copay
Emergency Room \$750 maximum per visit Copay waived if admitted	Not applicable	100% after you pay \$150 copay	60% after you pay \$150 copay
Prescription Drugs \$250 maximum per Policy year	Not applicable	\$15 copay generic \$30 copay brand name at a WellDyneRx pharmacy	Not applicable
Aggregate Maximum Benefit		\$100,000 per Policy Year	

Please refer to a full, detailed description of the benefits in the online brochure at www.ahpcare.com/wku.

Additional Benefits

- coverage through Scholastic Emergency Services when traveling or studying abroad
- well-woman exam
- coverage for flu shots
- immunizations

2009-2010 Premium Costs and Coverage Periods

	Student	Spouse	Each Child
Annual 08/01/2009 to 08/01/2010	\$ 994	\$2,923	\$2,143
Fall 08/01/2009 to 01/15/2010	\$ 497	\$1,490	\$1,094
Spring/Summer 01/15/2010 to 08/01/2010	\$ 497	\$1,490	\$1,094
Summer 05/01/2010 to 08/01/2010	\$ 260	\$ 753	\$ 552



Online Access to

- view and download complete plan description
- enroll and download temporary ID card
- links to WKU Health Services
- provider information and prescription drug information
- customer service/claims and benefit questions

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