Welcome!

Academic HealthPlans Video
2015-2016 F-1 Visa Student Health Insurance Plan

Presented By:  
Lone Star College System (LSCS)  
Office of Risk Management  
Joan R. Murdoch, CSRM  

Academic HealthPlans, Inc. (AHP)  
Ivan Kopezky  
Senior Account Executive  
http://lonestar.myahpcare.com/

AcademicBlue℠
Lone Star College System (LSCS) requires that all F-1 visa international students, with a LSCS issued I-20, maintain health insurance coverage as a condition of enrollment.

The premium for the LSCS Student Health Insurance Plan (SHIP) is automatically charged to an international student’s tuition and fee statement.
The following insurance fees are per student/per semester:

- **Fall**: 8/10/2015 thru 12/31/2015 $675
- **Spring/Summer**: 1/01/2016 thru 8/09/2016 $1,041
- **Summer Only**: 6/01/2016 thru 8/09/2016 $328
An F1 visa student may request a waiver to the LSCS SHIP by providing alternative health insurance coverage. The waiver request process is administered by AHP. Please see the AHP Waiver System Student Training.

Additional Resources:  Student Waiver Quick Reference Card  
https://lonestar.myahpcare.com/waiver

Fall 2015 Waiver Deadline: 8/21/2015

Note: If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the SHIP.
LSCS Student Health Plan Insured students may enroll dependents by completing a dependent enrollment form and submitting this directly to AHP.

<table>
<thead>
<tr>
<th>International Student</th>
<th>Fall 08/10/15 - 12/31/15</th>
<th>Spring/Summer 01/01/16 - 08/09/16</th>
<th>Summer 06/01/16 - 08/09/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student (Tuition Billed)</td>
<td>$ 675</td>
<td>$ 1,041</td>
<td>$ 328</td>
</tr>
<tr>
<td>Spouse</td>
<td>$ 2,012</td>
<td>$ 3,102</td>
<td>$ 978</td>
</tr>
<tr>
<td>All Children</td>
<td>$ 906</td>
<td>$ 1,397</td>
<td>$ 440</td>
</tr>
</tbody>
</table>
Types of Health Care Facilities:

1. **Doctor’s Office**: Routine visits, health issues and ongoing treatment. Some examples are Family Practice, Internal Medicine, OB/GYN and Neurologist.

2. **Urgent Care Centers**: Centers are intended to provide treatment for less serious conditions after regular office hours, or when your primary care physician is not available i.e., evenings or weekends. These centers are not equipped to deal with major medical traumas or conditions.

3. **Emergency Room (ER)**: Emergency situations for potentially life-threatening emergencies. The ER is equipped to deal with major medical traumas or conditions.
LSCS Student Health Insurance Plan (SHIP)

• The Preferred Provider Organization (PPO) for the LSCS SHIP is BlueChoice®.
• Use “Find a Doctor or Hospital” to find an In-Network PPO Provider.
• There is less cost to you when you receive care from an In-Network Provider.
• Benefits Include:
  ✓ Medical Benefits for Sickness and Injury
  ✓ Prescription Drugs
  ✓ Repatriation Coverage and Medical Evacuation
  ✓ 24-Hour Nurse Line & Audio Health Library

• Plan deductible (Individual/Family)
  $350/$1,050 – Network Provider
  $700/$2,100 – Out-of-Network Provider

• What is a deductible? The amount of expenses that must be paid out of pocket before a BlueCross BlueShield will pay any expenses

• See LSCS International Student Health Insurance Plan 2015-2016 (Brochure)
Prescription Drug Copayment Plan.

- To locate a In-Network pharmacy in your area, call (800) 423-1973 or visit My Prime located on the AHP website.
- Only an In-Network pharmacy will honor the prescription “copays.”
- Students cannot get a temporary ID card for prescriptions.
- If you do not have a BCBS of Texas ID card you will need to pay for your prescription in full and within 7 days you may return to the pharmacy to have your prescription reprocessed.
- If you have purchased your prescription at an Out-of-Network Pharmacy, you will need to complete the Prescription Drug Claim.
Communication regarding issues with your SHIP:

Contact Blue Cross Blue Shield of Texas, “BCBS” at [www.bcbstx.com](http://www.bcbstx.com) or by phone 855-267-0214 for questions regarding coverage, benefits or claims.

Update general contact information: It is very important to make sure that your address, phone number, and email address on file at the school are current and accurate. If not, ID cards, explanation of benefits and other notifications about your student health insurance plan may not get to you. If your contact information has changed please notify us at [support@ahpcare.com](mailto:support@ahpcare.com) so we can update our records. Please include "Contact information update" in the subject line. Include your first name, last name, student ID and your new contact information in the email message.
Academic Emergency Services (AES):

- 24/7 access to emergency assistance when you are traveling 100 or more miles away from home.
- Medical Evacuation and Repatriation: Refer to the AES handout for complete information. All AES services are administered by “OnCall International” and must be arranged by “OnCall International” in order to be covered.
- Contact Information:
  - Outside the U.S.: Dial the country access code followed by the number: 1-603-328-1362 (Collect)
  - From the U. S. or Canada: Dial 1-855-464-8975 (Toll Free)
  - Email: mail@oncallinternational.com
Good points to remember!

• U.S. healthcare system may be different from your home country.

• It is important to already have a physician, as things will work more smoothly, especially in an emergency situation.

• The cost of treatment for a doctor office visit is much less than a emergency room visit.

• Your out of pocket costs will be affected by where you receive medical care.
Academic HealthPlans Video

Thank You!