

MONTANA



# College and University Student Health Insurance Plans





In today's health care marketplace, colleges and universities need expert resources to select the right coverage for their students. **AcademicBlue** is health insurance designed exclusively for the student health market.

With benefits, materials and guidance targeted to the student population, and exceptional administrative support, **AcademicBlue** allows schools to focus on what they do best – education.



## Who We Are:

**AcademicBlue** is a student health insurance program offered by Blue Cross and Blue Shield of Montana (BCBSMT). The health plans are compatible with the Affordable Care Act (ACA) and are sold exclusively through Academic HealthPlans (AHP), a leader in the student health insurance market.

BCBSMT is the largest and oldest health insurer in Montana. For more than 70 years, BCBSMT has been providing health care coverage exclusively in Montana for Montanans, supporting our vision, mission, and values.

AHP is a leader in the student health market, focusing solely on student health insurance benefits since 1998.

BCBSMT offers comprehensive student health insurance coverage and AHP provides expert administrative support for colleges and universities. We want to help you spend more time focusing on your students and their education, and leave the health insurance solutions to us.

## What We Can Do:

- Benefit plan consultation
- Customized student health insurance plan website
- Online enrollment with flexible waiver options and waiver management tools
- Printed marketing and enrollment materials
- Policy coordination and implementation



### Doctors know us:

More than **96% of hospitals** and **92% of providers nationwide** accept **AcademicBlue** through the BlueCard® Program.

# Why choose an **AcademicBlue** student health plan?

## We Make Your Job Easier

Student health plans have some unique challenges that require experience and administrative services. We have these challenges covered:

- **Student Health Center** – We promote your student health center's services and value by offering up to 100 percent coverage of eligible services.
- **Account management** – dedicated client service
- **Automated waiver program**
- **Customer service** – Full Service Units with a dedicated toll-free number for your students. We assign a professional support team ready to address their questions.
- **Eligibility/enrollment processing** via secure data transmission

## Blue Network Advantage

- **Better network discounts means lower plan premiums**
- **Network providers are available at school or away from school.** Our PPO Network is one of the largest in the country.
  - National PPO benefits are available through BlueCard, a program allowing easy access to providers across the country. Due to the collective size of Blue Cross and Blue Shield Plans' membership, we are able to negotiate and offer substantially larger networks than those of our competitors.
  - The national PPO program allows universities to provide coverage to their students whether they live in town, across the country, or around the world. More than 96% of all hospitals and 92% of all professional providers nationwide accept **AcademicBlue** through the BlueCard Program.



# Compare the Facts, Know the Differences

	AcademicBlue Student Health Plans	Health Insurance Marketplace Plans
No annual limits or maximums	YES	YES
Must include minimum essential health benefits and meet the 80% MLR requirements	YES	YES
No exclusions for pre-existing conditions	YES	YES
Metallic plan offerings that meet actuarial values (90%, 80%, 70%, 60%)	YES	YES
Unlimited medical evacuation and repatriation	YES	NO
Eligible services administered at the student health center are covered up to 100%	YES	NO
Broad network of physicians and hospitals with access to doctors at school, home or away	YES	VARIES
Pooling advantages for the student health population (pricing is based on the student population only)	YES	NO

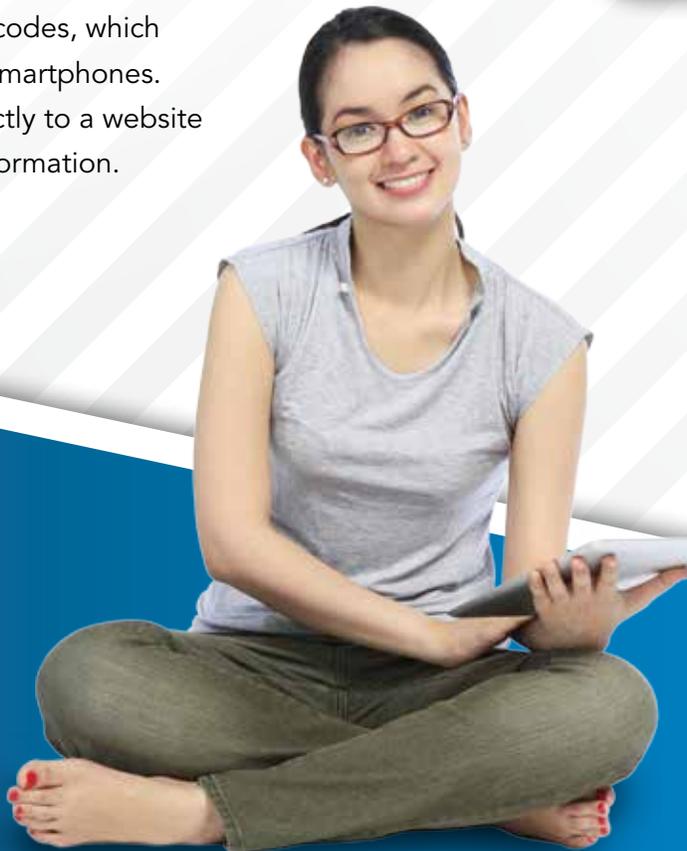
## The choice is clear.

AcademicBlue student health plans are ACA compatible and cost-effective.

# Technology and Tools for Students on the Go

More than ever, today's students are online and mobile. We have the tools and resources that keep them in touch with their student health plan:

- When students sign up for **AcademicBlue**, they get an email with their group and member numbers. A website link takes them to [bcbsmt.com](http://bcbsmt.com), where they can log in to Blue Access for Members<sup>SM</sup> (BAM). With this online tool, they can:
  - Check the status of a claim
  - Review coverage information
  - Locate a doctor or hospital in the network
  - Sign up to receive emails and text alerts
  - Request a replacement member ID card in case they lose their original
- Students also can access BAM from their smartphones with Blue Access Mobile<sup>SM</sup> (BAM Mobile). It's easy to order a replacement ID card or find a doctor.
- Marketing materials contain QR codes, which your students can scan on their smartphones. These codes will send them directly to a website with your school's health plan information.



# Value-added Benefits

With **AcademicBlue**, your students will have access to our many value-added products and services.

- **International student seminars** – Educational programs for international students to help them understand their medical benefits and insurance fundamentals.
- **Academic Emergency Services** – We are proud to offer students who are enrolled in any of our student health insurance plans a means of added travel coverage through Academic Emergency Services (AES)\*. Benefits include unlimited medical evacuation and repatriation as well as a \$25,000 accidental death and dismemberment benefit.  
  
Students can call the multilingual call center 24 hours a day, 365 days a year, to confirm coverage and access available services. Services are available to students traveling more than 100 miles from their home or outside of their home countries.

- **24/7 Nurseline** – Around-the-clock, toll-free access to registered nurses for health information.
- **Health Education and Support** – Tutorials on dozens of health topics are available online, or by mobile device, through BAM. Many tutorials are available in Spanish, as well.
- **Lifestyle Management Programs** – These programs provide tools and information that may help your students lose weight, quit smoking or reach other health goals.
- **Blue365® Discount Program for Members** – Blue365 offers discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Once they register on the Blue365 website at [blue365deals.com/BCBSMT](http://blue365deals.com/BCBSMT), students will receive weekly “Featured Deals,” which offer additional, time-limited discounts from leading health companies and online retailers.



\* AES is a separate and independent company that provides security evacuation, emergency medical and travel assistance, travel information and other services for AHP. AES is solely responsible for its services and products.



**Interested in  
discussing further?**

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