Metropolitan Community College
Student Health Insurance Plan
Your Insurance Team

Academic HealthPlans

Academic HealthPlans (AHP) is your plan administrator.

We provide the following services:
• Website
• Plan Materials
• Waiver
• Enrollment
• Billing
• Customer Care for Enrollment
• On-campus Support

Wellfleet

Wellfleet is your insurance carrier.

Wellfleet provides the following services:
• Claims Administration
• Claims Customer Service
• Distribution of ID Cards
• Access to a Large Network of Providers
Welcome to My AHP Care! Your one stop to find information about the insurance your school provides.

What would you like to do?

- I want to learn more about the student health plan
  Click Here for orientation video
  Click Here for plan details
  Click Here to see if you are eligible for the plan
  Click Here for plan costs

- I do NOT want the student health insurance and want to waive
  Click Here to opt-out of the plan

- I need to submit a claim
  Click Here to submit a claim
### Your Plan Benefits Explained

**Prescription Drugs**
- At pharmacies contracting with WellFleetRx/EISI

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Individual Out-of-Pocket Maximum</td>
<td>$6,600</td>
<td>$25,000</td>
</tr>
<tr>
<td>Family Out-of-Pocket Maximum</td>
<td>$13,200</td>
<td>$75,000</td>
</tr>
</tbody>
</table>

**Preferred Provider Organization (PPO):** A type of health plan that contracts with medical providers to create a network of participating providers. You pay less if you use providers that belong to the plan’s network.

**Deductible:** The amount you will pay out-of-pocket before the insurance company begins to pay.

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

**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.

**Copayment:** A fixed dollar amount you will have to pay when services are received.

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**Benefits**

- **Deductible:** Applies unless otherwise stated below.

**IN-NETWORK PROVIDER**
- Payments are based on the Negotiated Charge.

**OUT-OF-NETWORK PROVIDER**
- Payments are based on the Usual and Customary Charges.

#### Hospital Care, including Room and Board Expense
- Pre-certification Required
- 80% Deductible
- 60% Co-insurance

#### Inpatient/Outpatient Surgery
- Pre-certification Required
- 80% Deductible
- 60% Co-insurance

#### Physician Office Visits
- 80% after a $20 Copayment per visit
- 60% after a $40 Copayment per visit

#### Rehabilitative Therapy including Physical Therapy and Occupational Therapy and Speech Therapy
- Pre-Certification Required
- 80% Deductible
- 60% Co-insurance

#### Diagnostic Imaging Services
- Pre-Certification Required
- 80% Deductible
- 60% Co-insurance

#### Emergency Services
- 80% after a $200 Copayment per visit
- 80% after a $200 Copayment per visit

#### Preventive Care Services
- For more information, please visit [healthcare.gov/preventive-care-benefits/](http://healthcare.gov/preventive-care-benefits/)
- 100% (deductible waived)
- 60% (deductible waived)
## Important Dates and Plan Cost

<table>
<thead>
<tr>
<th>Season</th>
<th>Dates</th>
<th>Enrollment Deadline</th>
<th>Student</th>
<th>Spouse</th>
<th>Each Child¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall</strong></td>
<td>08/16/21 - 11/22/21</td>
<td>07/17/21 - 09/14/21</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
</tr>
<tr>
<td><strong>Winter</strong></td>
<td>11/23/21 - 02/28/22</td>
<td>10/22/21 - 12/21/21</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
</tr>
<tr>
<td><strong>Spring (New Student only)</strong></td>
<td>03/01/22 - 05/25/22</td>
<td>01/29/22 - 03/29/22</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
</tr>
<tr>
<td><strong>Summer</strong></td>
<td>05/26/22 - 08/15/22</td>
<td>04/23/22 - 06/25/22</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
<td>$ 794.50</td>
</tr>
</tbody>
</table>

**Waiver Deadline:**
Dates during which you can waive out of the plan.

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

**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 (AES)
Immediate access to assistance if you experience a travel related crisis

- **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.
- **Pre-travel information, lost luggage assistance, prescription assistance, translation assistance, emergency message transmittal**
CareConnect

• An integrated behavioral health program offering student members easy access to licensed behavioral health clinicians 24/7/365 via telephone.

• Referrals to Student Health Center or emergency room for medical problems Live counseling, complete assessment, and coordination of care following the call.

Simply call 1-888-857-5462 to be connected immediately with a CareConnect counselor.
ASAP - Academic Student Assistance Program

- Unlimited assessment, counseling and individual crisis intervention
- Support for stress, depression, family and relationship concerns, and substance abuse
- Verified referrals to community programs and resources
- Online searches for child and elder care services, schools, pet resources, etc.
- Legal, financial, and identity theft consultations and resources
Add-On Coverage Options

Dental Insurance

Cigna Dental Plan
Dental coverage can be added for an additional cost.

Most medical plans will cover accidental injuries to natural teeth, but not routine examinations, fillings or braces.

A Pediatric Dental Care Benefit is included in the Student Health Plan to the end of the month in which the Insured Person turns age 19.

Vision Insurance

VSP Vision Plan
Vision coverage can be added for an additional cost.

Medical insurance plans (i.e. the Student Health Insurance Plan) cover illnesses or diseases of the eye, but not routine examinations, glasses nor contacts.

A Pediatric Vision Care Benefit is included in the Student Health Plan to the end of the month in which the Insured Person turns age 19.

Enroll online at mccneb.myahpcare.com/enroll.
Accessing an Electronic ID Card and Claims Information

1. Go to mccneb.myahpcare.com
2. Select Electronic ID Card from the Quick Links
3. From the Wellfleet Student site, select, “Login to access your ID card, view claims, and more. Under Discover Your Benefits.
4. Create an account and/or login
Health Plan Pro Tips

If you need more information on your plan, mccneb.myahpcare.com should be your first stop.

Check online reviews before choosing a physician.

Use the Emergency Room for emergency situations only.

Ask your provider to prescribe generic drugs to save money.

Always choose an in-network physician. You can use the web tools located at mccneb.myahpcare.com to find one.

Keep a copy of your electronic ID easily accessible on your phone.

Keep receipts of all payments made for medical services and prescriptions.

Keep us and your school informed of any address changes.
Questions?

Enrollment Information
Academic HealthPlans
mccneb.myahpcare.com
help.ahpcare.com

Claims & Benefit Information
Wellfleet
info@wellfleetsinsurance.com
1-877-657-5030