

Lincoln University

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

Lincoln.myahpcare.com

2022-2023

Lincoln University

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

Explore the Plan

Begin Enrollment

Dental and Vision Options

Already Enrolled?

Access my Account



The new insurance carrier for the 22-23 year is Wellfleet.



Benefits

[Click Here for plan details](#)



Enroll/Cost

[Click Here for plan costs and to enroll in the plan](#)



Opt-Out

[Click Here to opt-out of the plan](#)



Find a Provider

[Click Here to find a provider](#)



Additional Resources

[Click Here to access account information, ID card and COVID-19 resources](#)



Claims

[Click Here to submit a claim](#)



Contact Information

[Click Here for contact information](#)



21-22 Plan Year

[Click Here for 21-22 plan year information](#)

Your Plan Benefits Explained

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.

BENEFITS (deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge for Covered Medical Expenses</small>	OUT-OF NETWORK PROVIDER <small>Payments are based on the Usual & Customary Charge for Covered Medical Expenses</small>
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Hospital Care, includes hospital room and board expense

Pre-Authorization Required

80%	60%
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Inpatient/Outpatient Surgery

Pre-Authorization Required

80% per visit	60%
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Physician Office Visits, including Specialists and Consultants

100% after a \$25 Copayment	60%
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Diagnostic Imaging Services

Pre-Authorization Required

80% after a \$15 Copayment	60%
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Emergency Care Services

80% after a \$250 Copayment	80% after a \$250 Copayment
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Preventive Care Services

For more information, please visit healthcare.gov/preventive-care-benefits/

100% (deductible waived)	60%
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IN-NETWORK PROVIDER
Payments are based on the Negotiated Charge for Covered Medical Expenses

OUT-OF NETWORK PROVIDER
Payments are based on the Usual & Customary Charge for Covered Medical Expenses

Prescription Drug, includes specialty drugs (Deductible waived)

At pharmacies contracting with Wellfleet Rx/ESI

100% after:

Tier 1:
\$20 Copayment

Tier 2:
\$40 Copayment

Tier 3:
\$75 Copayment

Specialty Drugs:
\$75 Copayment

100% after:

Tier 1:
\$20 Copayment

Tier 2:
\$40 Copayment

Tier 3:
\$75 Copayment

Specialty Drugs:
\$75 Copayment

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum
per Insured Person, per Policy Year

Deductible
per Insured Person, per Policy Year

Out-of-Pocket Maximum
per Insured Person, per Policy Year

IN-NETWORK PROVIDER

OUT-OF NETWORK PROVIDER

Unlimited

\$ 250

\$ 600

\$ 6,250

\$ 12,700

Important Dates and Plan Cost

	1st Semi-Annual	2nd Semi-Annual	Spring / Summer - New Students
	8/1/2022	2/1/2023	1/1/2023
	through	through	through
	1/31/2023	7/31/2023	7/31/2023
Medical			
Student	\$ 686.50	\$ 686.50	\$ 798.00

Open Enrollment:
Dates during which you can enroll in 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 when you are traveling over 100 miles from your home or outside your home country

- 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



If you need medical or travel assistance, regardless of the nature or severity of your situation, please contact **AES 24 hours a day / 7 days a week**

TOLL FREE: 1 (855) 873-3555

OUTSIDE THE US: 1 (610) 263-4660

EMAIL: assistance@ahpcare.com

AcademicLiveCare (ALC)

Virtual visits 24/7 from a smart phone, computer or other mobile device

- Urgent care, psychiatry, therapy, and nutrition services
- Immediate access to urgent care
- Easy to schedule behavioral health visits
- \$0 copay

Visit academiclivecare.com to get started.



Academic Student Assistance Program (ASAP)

- 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



Choosing Where to Go for Care



Student Health Center / Primary Care Physician

Visit for preventive care or treatment for routine physical or behavioral health conditions.



Telehealth

24/7 urgent care services or schedule appointments for behavioral health services via desktop or mobile device.



Urgent Care Center

Same day services that can handle a variety of medical problems that need to be treated right away but are not considered life threatening.



Emergency Room

Only for medical conditions that are considered emergencies because they can require rapid or advanced treatments (such as surgery) that are only available in a hospital setting.

Accessing an Electronic ID Card and Claims Information

1. Go to lincoln.myahpcare.com
2. Click the Additional Resources box
3. Under Account Information, click Wellfleet Account and then select “Electronic ID Card”
4. From the Wellfleet Student site, select, “Login to access your ID card, view claims, and more. Under *Discover Your Benefits*.”
5. Create an account and/or login

The screenshot displays the 'Discover your benefits' page. At the top, there is a red banner with the text 'Discover your benefits' and 'Log in to access my ID card, view claims, and more'. Below this, there are several links: 'Log in to my 2020 pharmacy', 'View my benefits at a glance', 'View my 2020-2021 certificate', and 'View my 2020-2021 summary'. A white login form is overlaid on the page, featuring a 'Login' title, input fields for 'Username - (Email Address) *' and 'Password *', a blue 'Log in' button, and a 'Forgot Password' link. Below the login form, there is a section titled 'Getting Started?' with a blue button labeled 'Create a New Account'. The background of the page features a blue illustration of a building and a person sitting on the ground using a laptop.

Health Plan Pro Tips

If you need more information on your plan, lincoln.myahpcare.com should be your first stop. This site has all the details you need to make informed decisions on using your health insurance.

Your carrier has negotiated discounted rates with in-network providers. Always choose an in-network physician to save money. You can use the web tools at lincoln.myahpcare.com to find one.

Brand-name drugs are often more expensive than the generic equivalent. Ask your provider to prescribe generic drugs to save money.

Keep a copy of your electronic ID card easily accessible on your phone and always keep receipts of all payments made for medical services and prescriptions.

Keep us and your school informed of any address changes. There may be important health insurance information that will be sent to you.

Questions?

Enrollment Information

Academic HealthPlans
lincoln.myahpcare.com
help.ahpcare.com

Claims & Benefit Information

Wellfleet
1-877-657-5030
info@wellfleetinsurance.com