

<https://palomar.myahpcare.com/>

# Palomar College

**2025-2026  
Student Health  
Insurance Plan**



# Welcome!

## Why is medical insurance important in the United States?

- Medical care is EXPENSIVE!
  - ✓ Average cost of emergency room visit nationwide – **\$2,168**
  - ✓ Typical ambulance ride – **\$600 - \$1,200**
  - ✓ Average cost of doctor visit – **\$228**
- Medical insurance offers vital financial protection
- Your school offers HIGH QUALITY medical coverage that is AFFORDABLE!



# Your Insurance Team

## Academic HealthPlans

Academic HealthPlans (AHP) is your plan administrator.

We provide the following services:

- Website
- Plan Materials
- Enrollment Questions
- Billing
- On-campus Support
- Contact us at (855) 684-3018

## GeoBlue

GeoBlue is your insurance carrier.

GeoBlue uses the Blue Cross Blue Shield PPO provider network and provides the following services:

- Claims Administration
  - Claims Customer Service
  - Distribution of ID Cards
  - Access to a Large Network of Providers
- (844) 268-2686

<https://palomar.myahpcare.com/>

AHP University

HomeBenefitsEnhanced ProductsEnroll/CostOpt-OutGet Help

2021-2022

# AHP University


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

Explore the Plan

Begin Enrollment


Already Enrolled?

Access my Account




## Benefits

[Click Here for plan details](#)




## Enroll/Cost

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

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# Insurance ID Card

- You will receive a welcome email from GeoBlue confirming your enrollment. Upon receipt, you can register at [www.geobluestudents.com](http://www.geobluestudents.com) Once registered you can download your insurance ID card.
- You can also download the GeoBlue Mobile App, which gives you instant access to your benefits, ID card, and much more.
- **Always carry your ID card with you!** You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital/emergency room.



# Choosing Where to Go for Care



## **Student Health Center**

Visit the student health center as your first stop for care.



## **Primary Care Physician or Specialist**

For most healthcare, behavioral health conditions, or more pressing medical conditions than a minor issue please see your primary care physician or a specialist.



## **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.

# What Does “In-Network” Mean and Why Does It Matter?



In-network means providers such as doctors, specialists, and hospitals that have a financial contract with this insurance plan. (Note: Sometimes in-network is also called “PPO” or “Preferred” network.) The network for this plan is **Blue Cross Blue Shield PPO**.



Always check with the doctor or medical facility directly to confirm that they are still a member of the **Blue Cross Blue Shield PPO** network before you receive treatment.



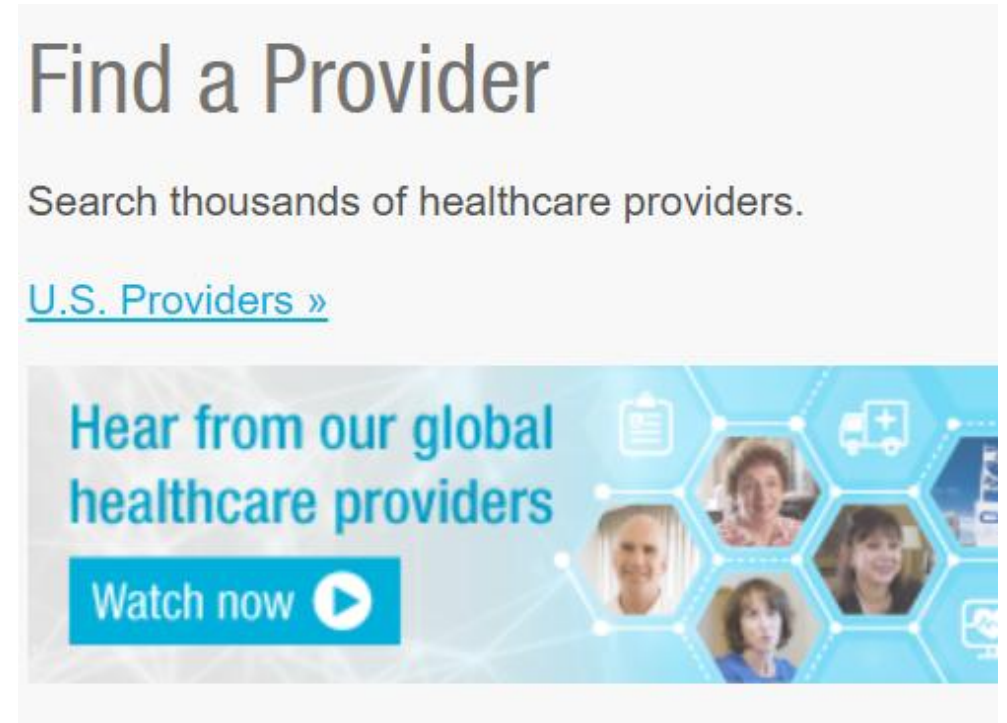
It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.



By using contracted PPO providers, the provider cannot “balance bill” you for any amount over what the insurance approves.

# How to find a Blue Cross Blue Shield Contracted Doctor

- Download the GeoBlue Mobile app or visit [www.geobluestudents.com](http://www.geobluestudents.com)
- Select “**Provider Finder**” in the GeoBlue mobile app or visit the “**Find a Provider**” section in the lower right corner of home page and select “**U.S. Providers**”
- Choose a location to search (zip code or city). Enter the Prefix **QHS**
- The you may select doctor by name, specialty or facility and search the provider list
- Call and make an appointment





# Your Benefits

	Blue Cross Blue Shield PPO Provider You Will Pay:	Out-of-Network Provider You will Pay At Least:
Yearly Benefit Maximum	\$250,000	
Annual Deductible	\$0	
Office Visit/Specialist Visit	\$25 copay	20%
Urgent Care	\$25 copay	20%
Emergency Room Visit	\$100 copay	20%
Inpatient Hospital Visit	\$100 copay	20%
Out –of-Pocket Maximum	\$2,500 per person, per Policy Year	

**Using out-of-network providers will cost you more money!** Coinsurance is payable for Usual and Customary (U&C) Charges, the most common charge for similar services within the area in which the charge is incurred. Some out-of-network providers charge more than U&C and you will be responsible for these excess amounts over the listed coinsurance and deductible.

This is an Illness and Injury plan – all care must be the result of an injury or illness – general routine well care is not covered except noted below.

# Other Services Provided

- Maternity
- Annual Women's Cervical Screening and Breast exam
- Ambulance
- Lab & X-Ray
- Physical Therapy, Chiropractic Care and Acupuncture – 20 visit maximum per year
- Medical Evacuation & Repatriation through Academic Emergency Services

## Additional Benefits for 25-26 Plan year:

Please go to: [palomar.myahpcare.com](https://palomar.myahpcare.com)  
and click on **Benefits tab** for more information about:

**AVC – Vision Plan – Frames/Lenses & more**

**ALC – Academic Live Care – Telehealth Video Visits 24/7**



## Prescription Drugs

Use only contracted pharmacies: CVS, Rite Aid, and Costco may be convenient options!

ALWAYS ask for the generic form of the drug, if available.

- ❑ 50% Reimbursement;
- ❑ Please save your receipt to show you paid and complete GeoBlue claim form: See Claims Button on AHP site and instructions for submitting claim for reimbursement.

## 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](https://academiclivecare.com) to get started.



### How to Sign Up

#### Telehealth for Students

The future of medicine is here. Connect with a licensed health care provider, 24-hours a day from anywhere.

Get Connected

Visit [AcademicLiveCare](#)

or

Download the AcademicLiveCare App to Get Connected!



1 Visit [academiclivecare.com](#), click 'Get Connected' and then 'Visit AcademicLiveCare' in the pop-up window.



AcademicLiveCare

Sign Up

First Name\* Last Name\*

School Email\*

Confirm School Email\*

Password\*

☐ I agree to the following [Terms of Use](#)

Sign Up

[Already have an account? Log In](#)

A faster, easier way to see a doctor

AcademicLiveCare makes it easy to talk to a doctor. Simply select a physician and connect. Our physicians are U.S. trained and board certified.

Please use your school email address when creating an account.

2 Sign Up for AcademicLiveCare using your school email address or [Log In](#) if you already have an account.

#### AcademicLiveCare

##### Complete Profile

Current Location (State)\*

Date of Birth

Month

Day

Year

Gender

Continue

3 Complete your profile.

#### AcademicLiveCare

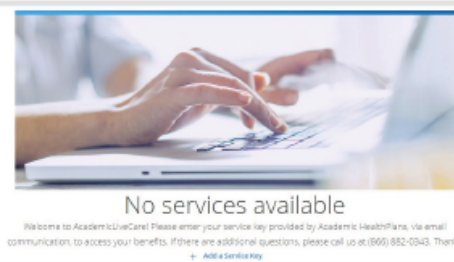
##### Service Key

If you received a key from your employer or another group, enter it here. [More info](#)

Service Key (optional)

Continue

4 When prompted to enter a Service Key, enter **ALC** and press 'Continue'. The service key unlocks all AcademicLiveCare services available to you. When a service key is not entered, an error message will appear after sign-up is complete. If you see this message, click [Add a Service Key](#) and enter **ALC**.



No services available

Welcome to AcademicLiveCare! Please enter your service key provided by Academic HealthPlans, via email communication, to access your benefits. If there are additional questions, please call us at (866) 882-0343. Thanks!

[Add a Service Key](#)

#### AcademicLiveCare

##### Congratulations!

Your account has been created.

OK

5 Now that your account has been created, you're ready to Get Care!

This is for students and dependents enrolled in the medical plan.  
ALC Coupon Code:  
ALCpalomar



# Recap

- Visit the student health center or a Blue Cross Blue Shield PPO provider when possible.
- Only utilize the emergency room in a true emergency.
- Create an account at [www.geobluestudents.com](http://www.geobluestudents.com) when your confirmation of coverage email is received.
- **Always carry your insurance ID card with you!** Present your ID card every time you are seen for medical services.
- Your Academic Health Plans team is here to help you with any questions you may have. Please reach out to us at (855) 684-3018
- GeoBlue Customer Service is also here to assist with any benefit or claims question you may have. Please reach them at (844) 268-2686 or at [www.geobluestudents.com](http://www.geobluestudents.com)



# Thank you!

On behalf of the Academic Health Plans (AHP) team, welcome and we wish you a wonderful semester!

Customer Service – (855) 333-9568

Or for escalated issues: contact

[Cynthia.novack@ahpcare.com](mailto:Cynthia.novack@ahpcare.com)