



Student Health Insurance Plan

for The University of Houston System - Downtown (UHD)

2025 – 2026

Welcome to AcademicBlue, your Student Health Insurance Plan offered by Blue Cross and Blue Shield of Texas (BCBSTX).

Enrollment and eligibility information

Domestic Students: Undergraduate students attending UH-Downtown Campus who are enrolled in six (6) or more credit hours (three (3) for summer session) are eligible to enroll for coverage within the posted open enrollment time period.

Graduate Students: Attending UH-Downtown Campus who are enrolled in three (3) or more credit hours are eligible to enroll for coverage within the posted open enrollment time period.

International Students: International students with “F” or “J” visa status are required to be covered under the UH System (UHS) Student Health Insurance Plan (SHIP) or have equivalent health insurance coverage, regardless of the number of credit hours taken. At the time of registration, the student will automatically be enrolled in the mandatory UHS-endorsed Student Health Insurance Plan and will be charged for the coverage period on their student financial account. UH Main International students with “F” or “J” visa status may request a waiver of coverage based on the UH System’s waiver criteria.

For more information regarding the waiver, please go to uhd.myahpcare.com and click on the "Opt-Out" tab.



Advantages of Membership

- Affordable, quality coverage compatible with the Affordable Care Act
- Coverage when traveling
- Access to a broad Participating Provider Option (PPO) network from BCBSTX
- Bilingual 24/7 Nurseline, telehealth and behavioral health program
- Discounts on vision, fitness and many more products and services

Premium Costs and Coverage Periods

	Fall New Students (International Only)	Fall Returning Students	Spring/Summer	Summer
Dates Covered	08/01/2025 - 12/31/2025	08/15/2025 - 12/31/2025	01/01/2026 - 08/14/2026	06/05/2026 - 08/14/2026
Domestic Student Rate	International Only	\$1,073.38	\$1,745.31	\$547.73
International Student Rate	\$1,181.78	\$1,073.38	\$1,745.31	\$547.73

Domestic: A \$16 AES/ASAP/ALC fee and a \$32 Administration fee is included for Fall students. A \$26 AES/ASAP/ALC fee and a \$52 Administration fee is included for Spring/Summer students. A \$8 AES/ASAP/ALC fee and a \$16 Administration fee is included for Summer students.

International: A \$18 AES/ASAP/ALC fee and \$35 Administration fee is included for Fall New students. A \$16 AES/ASAP/ALC fee and a \$32 Administration fee is included for Fall students. A \$26 AES/ASAP/ALC fee and a \$52 Administration fee is included for Spring/Summer students. A \$8 AES/ASAP/ALC fee and a \$16 Administration fee is included for Summer students.

To see all enrollment and coverage periods available, please visit uhd.myahpcare.com.

Student Health Center

At the UHD Health Center, the deductible will be waived and benefits will be paid at 100% of covered expenses. Prescription Drugs at the UHD Health Center only, 100% after: \$10 copayment per each generic drug; \$25 copayment per each preferred brand-name drug; \$70 copayment per each non-preferred brand-name drug.

Benefit Maximums and Deductibles	In-Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible (Individual / Family)	\$350 / \$1,050	\$700 / \$2,100
Out-of-Pocket Maximum (Individual/Family)	\$8,150 / \$15,800	\$15,800 / \$31,600

Benefits (Deductible applies unless noted below)	In-Network Provider	Out-of-Network Provider
Hospital Expenses	80% after a \$100 copayment per Hospital Confinement	60% after a \$100 copayment per Hospital Confinement
Surgical Expenses	80%	60%
Doctor's Visits	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%
Emergency Care and Accidental Injury Facility Services – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	80% after \$250 copayment (deductible waived)	80% after \$250 copayment (deductible waived)
Physician Services	80%	80%
Urgent Care Services	100% after \$35 copayment (deductible waived)	60%
Diagnostic X-Rays & Laboratory Procedures	80%	60%
Preventive Care Services	100% (deductible waived)	60%
Routine Eye Exam (age 19 and over; one per benefit period)	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%
Prescriptions Drugs Per 30-day Retail Supply **Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.	At pharmacies contracting with Prime Therapeutics*, 100% after: <ul style="list-style-type: none"> \$20 copayment for each generic drug \$50 copayment for each brand-name drug** \$70 copayment for each non-preferred brand-name drug** \$100 copayment for each specialty drug \$100 Annual Prescription Deductible 	50% after: <ul style="list-style-type: none"> \$20 copayment for each generic drug \$50 copayment for each brand name drug** \$70 copayment for non-preferred brand-name drug** \$100 Annual Prescription Deductible Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.



Enrollment is easy!

Domestic students may enroll via our website. Go to **uhd.myahpcare.com** then click on the “Enroll/Cost” tab.

Please read the plan policy in full to determine whether this Student Health Insurance Plan is right for you! The plan policy provides details of the coverage including benefits, exclusions and any reductions or limitations and the terms under which the Policy may be continued in force. The plan policy is available online.

For dates and rates specific to UH-Downtown Campus, please visit our website at **uhd.myahpcare.com** then click on the “Enroll/Cost” tab.

Deadlines to Waive/Enroll

Open Enrollment (Domestic Only)

Fall (New & Returning Students): 07/15/2025 - 09/14/2025

Spring/Summer (All Students): 12/02/2025 - 02/01/2026

Summer (All Students): 05/01/2026 - 07/05/2026

Waiver Deadline (International Only)

Fall (New & Returning Students): 07/15/2025 - 09/14/2025

Spring/Summer (All Students): 12/02/2025 - 02/01/2026

Summer (All Students): 05/01/2026 - 07/05/2026

Please refer to the plan’s medical policy to review all eligibility criteria. The medical policy and additional information can be found at **uhd.myahpcare.com**.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Texas.

This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the policy. The PPO network is BCBSTX Participating Provider Option (PPO) Network. Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your school’s policy.

*The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).



Health care coverage is important for everyone.

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984. We provide free communication aids and services for anyone with a disability or who needs language assistance.

We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St., 35th Floor
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
Complaint Forms: <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

To receive language or communication assistance free of charge, please call us at 855-710-6984.

Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.
العربية	لتلقي المساعدة اللغوية أو التواصل مجاً، يرجى الاتصال بنا على الرقم 855-710-6984.
繁體中文	如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984.
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.
ગુજરાતી	આપા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કોલ કરો.
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájí'k'eh bee náhaz'á. 1-866-560-4042 jì' hodíilni.
فارسی	برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید.
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.
اردو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984.