

ArtCenter College of Design

Student Health Insurance Plan

2025-2026



The new insurance carrier for 2025-2026 is UnitedHealthcare Insurance Company.

Eligibility

All registered domestic and international students are required to have health insurance coverage, either through ArtCenter's Student Health Insurance Plan or through another individual or family plan.

Students are automatically enrolled in the Student Health Insurance Plan at the beginning of each term and the premium will be listed as an itemized cost on your tuition statement.

Students who wish to maintain comparable coverage through an individual or family plan instead can apply for a waiver from ArtCenter's Plan. The waiver period begins approximately 6 weeks prior to the start of each term and ends with the start of each term. A new waiver will be required each academic year.

UHC Select Plus

This plan utilizes the UHC Select Plus Network. To learn more about the network or to find a provider, view the UHC online provider directory by visiting artcenter.myahpcare.com.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 75% of the Allowed Amount when you use UHC Select Plus providers, and 50% of the Allowed Amount when you use Out-of-Network Providers, after Deductible.

If there are any discrepancies between this document and the Certificate, the Certificate will govern.

For more information, visit artcenter.myahpcare.com.

What's Included?

- Coverage when traveling
- Access to Academic Emergency Services (AES)*
- Voluntary Dental and Vision Coverage

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit artcenter.myahpcare.com/additionalresources

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at artcenter.myahpcare.com upon approval by federal and state authorities.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company dba Academic Health Insurance Services.



Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, Per Policy Year		Unlimited
Deductible Per Insured Person, Per Policy Year	\$500	\$500
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$7,350	N/A
Outpatient Physician's Visits	75% after a \$35 Copay per visit	50% after a \$70 Copay per visit
Urgent Care Center	75% after a \$35 Copay per visit	50% after a \$50 Copay per visit
Inpatient/Outpatient Surgery	75%	50%
Room and Board Expense	75%	50%
Medical Emergency Expenses Copay waived if admitted	75% after a \$150 Copay per visit	75% after a \$150 Copay per visit
Prescription Drugs Up to 31-day supply per prescription (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$10 Copay Tier 2: \$40 Copay Tier 3: 40% up to \$250	100% after a Tier 1: \$10 Copay Tier 2: \$40 Copay Tier 3: 40% up to \$250
Preventive Care Services For more information, please visit healthcare.gov/coverage/ preventive-care-benefits	100% (Deductible waived)	50%

Coverage Periods & Rates

	FALL 09/01/2025 - 01/16/2026	SPRING 01/17/2026 - 05/15/2026	SUMMER 05/16/2026 - 08/31/2026
Enrollment Deadline	09/26/2025	01/30/2026	06/05/2026
Student	\$360	\$360	\$360

To view all enrollment and coverage periods available, please visit artcenter.myahpcare.com.