



## ELIGIBILITY

All registered full-time students (including International Teaching Assistants) are required to purchase this Student Health Insurance Plan unless proof of comparable coverage is furnished prior to the deadline of September 02, 2025 for the Fall.

An eligible student must attend classes at the Policyholder's school for at least the first 31 days of the period for which he or she is enrolled and/or pursuant to his or her visa requirements for the period for which coverage is elected.

For more information, visit [austincollege.myahpcare.com](https://austincollege.myahpcare.com)

## PLAN HIGHLIGHTS

- PPO Network is Cigna OAP
- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Vision Care (AVC)
- 100% coverage at the SHC unless otherwise stated
- Access to Academic Student Assistance Program (ASAP)
- Academic Emergency Services (AES)\*

## KEY BENEFITS

Student Health Center (SHC): 100% of Usual & Customary Rate (UC&C) for Covered Medical Expenses unless otherwise stated below.

\*\*Deductible applies unless otherwise stated below. The Deductible is waived for services rendered at the SHC.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Rate
Benefit Maximum		Unlimited
Deductible** Per Insured Person, per Policy Year Combined In-Network & Out-of-Network		\$500
Out-of-Pocket Maximum Per Insured Person, per Policy Year Combined In-Network & Out-of-Network		\$8,150
Hospital Care, includes Hospital Room & Board Expenses & Hospital Miscellaneous Expenses. Pre-Authorization Required	80%	50%
Inpatient/Outpatient Surgery Pre-Authorization Required	80%	50%
Physician's Office Visits, including specialist & consultants	100% after a \$25 Copayment per visit (Deductible waived)	50%
Rehabilitation Therapy including Physical Therapy, Occupational Therapy & Speech Therapy	80%	50%
Emergency Care Services	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Diagnostic Imaging Services Pre-Authorization Required	80%	50%
Laboratory Procedures (Outpatient)	80%	50%
Prescription Drugs Up to 30-day supply per prescription (Deductible waived)	At pharmacies contracting with Wellfleet Rx/ESI 100% after a Tier 1 Copayment: \$20 Tier 2 Copayment: \$45 Tier 3 & Specialty Copayment: \$60	50% after a Tier 1 Copayment: \$20 Tier 2 Copayment: \$45 Tier 3 & Specialty Copayment \$60

## COVERAGE PERIODS & RATES

	ANNUAL 08/01/2025 - 07/31/2026	JANUARY START (NEW STUDENTS) 01/01/2026 - 07/31/2026
Enrollment Periods	04/26/2025 - 09/02/2025	12/02/2025 - 02/06/2026
Student	\$2,701	\$1,569

# STUDENT COVERAGE WITH CARE

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 [austincollege.myahpcare.com](https://austincollege.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.

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 Wellfleet.