



American University

Student Coverage With Care 2025-2026



What's Included?



Free 24-Hour
nurse line - talk
to a registered
nurse anytime



No-cost
preventive
care services



Academic
Emergency
Services (AES)*



Mobile access -
view digital
ID cards



Coverage
when
traveling



The PPO
Network is
Aetna

Eligibility

All full-time degree, resident and international students with F-1 and J-1 visas are required to have health insurance each school year. Students will automatically be enrolled in the Student Health Insurance Plan if they are required to have insurance and the annual premium will be charged to their student account. Domestic students may waive out of the plan with an approved waiver by the appropriate deadline.

Part-time students enrolled in at least 6 credit hours are able to voluntarily enroll in the Student Health Insurance Plan and have the premium assessed to their student account by completing the Voluntary Enrollment Form with the school.

Insured students are eligible to enroll dependents including their spouse, domestic partner, and/or dependent children.

For more information, visit american.myahpcare.com.

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 american.myahpcare.com/additionalresources

*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 Aetna.

Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
University Health Center	\$0 Deductible per Insured Person, per Policy Year applies to all student health center services	
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$200	\$500
Family Deductible For all Insureds in a Family, per Policy Year	\$400	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,000	\$25,000
Family Out-of-Pocket Maximum For All Insureds in a Family, per Policy Year	\$16,000	\$40,000
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist including Consultants Office Visits	80% after a \$20 Copayment per visit	60%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy	80%	60%
Hospital Emergency Room Copayment waived if admitted	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Diagnostic Testing	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits (Deductible waived)	100%	100%
Prescription Drugs Up to 30-day supply per prescription (Deductible waived)	At pharmacies contracting with Aetna	
	100% after:	100% after:
	Generic: \$15 Copayment	Generic: \$15 Copayment
	Preferred Brand-Name: \$45 Copayment	Preferred Brand-Name: \$45 Copayment
	Non-Preferred Brand-Name: \$70 Copayment	Non-Preferred Brand-Name: \$70 Copayment
	Preferred Specialty: 20% Copayment	

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER (NEW STUDENTS) 01/01/2026 - 07/31/2026
Enrollment Periods	05/14/2025 - 09/09/2025	11/25/2025 - 01/31/2026
Student	\$2,506	\$1,456
Spouse	\$2,506	\$1,456
One Child	\$2,506	\$1,456
All Children	\$5,012	\$2,912

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 american.myahpcare.com upon approval by federal and state authorities.