

## Student Coverage With Care



### Eligibility

All domestic students registered for ½ time status (six credit hours) or more are eligible to purchase the Plan. All international students, regardless of credit hours, are required to purchase the Plan on a mandatory basis with the following exceptions: students who are sponsored by an employer or government and have proof that their sponsorship includes full medical coverage; Canadian students who are covered under the Canadian health plan; or students who are covered under a group health plan from an American employer. For more information or to request an exemption, please email [stuins@andrews.edu](mailto:stuins@andrews.edu).

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

### Coverage Periods & Rates

|                        | FALL<br>08/18/2025 - 01/04/2026 | SPRING<br>01/05/2026 - 08/17/2026 | SUMMER<br>(NEW STUDENTS ONLY)<br>05/05/2026 - 08/17/2026 |
|------------------------|---------------------------------|-----------------------------------|--|
| Open Enrollment Period | 07/01/2025 - 09/30/2025         | 11/01/2025 - 01/31/2026           | 03/17/2026 - 06/15/2026                                  |
| Student                | \$763                           | \$1,225                           | \$571  |

To view all enrollment and coverage periods available, please visit [andrews.myahpcare.com](https://andrews.myahpcare.com)

### WHAT'S INCLUDED?

Access to Academic Student Assistance Program (ASAP)

Aetna is the Preferred Provider and will provide maximum benefits at lowest cost

Access to Telehealth with AcademicLiveCare (ALC)

Coverage while traveling with Academic Emergency Services (AES)\*



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [andrews.myahpcare.com](https://andrews.myahpcare.com)

## Benefits

(Deductible applies unless otherwise stated below)

|   | IN-NETWORK PROVIDER<br>Payments are based on the Negotiated Charge   | OUT-OF-NETWORK PROVIDER<br>Payments are based on the Recognized Charge |
|---|--|--|
| <b>Benefit Maximum</b><br>Per Insured Person, Per Policy Year   | Unlimited  |  |
| <b>Deductible</b><br>Per Insured Person, Per Policy Year<br>(Waived at University Medical Center)   | \$200  | \$400  |
| <b>Out-of-Pocket Maximum</b><br>Per Insured Person, Per Policy Year   | \$9,200  | \$18,400   |
| <b>Hospital Room &amp; Board Expense</b>  | 80% after a \$150<br>Copayment per admission   | 60% after a \$150<br>Copayment per admission                           |
| <b>Inpatient/Outpatient Surgery</b>   | 80%  | 60%  |
| <b>Physician and Specialist visits,</b><br>including Consultants Office Visits  | 100% after a \$35<br>Copayment per visit   | 60% after a \$35<br>Copayment per visit                                |
| <b>Outpatient Physical,</b><br>Occupational, Speech, &<br>Cognitive Therapies,<br>including Cardiac & Pulmonary Therapy   | 80% after a \$15<br>Copayment per visit  | 60% after a \$15<br>Copayment per visit                                |
| <b>Hospital Emergency Room</b><br>Copayment waived if admitted  | 80% after a \$250<br>Copayment per visit   | 80% after a \$250<br>Copayment per visit                               |
| <b>Diagnostic Imaging Services</b>  | 80%  | 60%  |
| <b>Prescription Drugs,</b><br>Up to a 30 day supply<br>(Deductible waived)  | 100% after a:<br>Generic:<br>\$20 Copayment<br>Preferred Brand-Name:<br>\$50 Copayment<br>Non-Preferred Brand-Name:<br>\$80 Copayment<br>Specialty:<br>\$100 Copayment | 50%<br>(Specialty drugs not covered)                                   |
| <b>Preventive Services</b><br>For more information, please visit<br><a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a> | 100%<br>(Deductible waived)  | 60%  |

**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 [andrews.myahpcare.com](https://andrews.myahpcare.com) upon approval by federal and state authorities.**

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.

\*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.

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