

Student Coverage With Care



Eligibility

All domestic students registered for 1/2 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.

For more information, visit andrews.myahpcare.com.

Coverage Periods & Rates

	FALL 08/18/2026 - 01/04/2027	SPRING 01/05/2027 - 08/17/2027	SUMMER (NEW STUDENTS ONLY) 05/05/2027 - 08/17/2027
Open Enrollment Period	07/01/2026 - 09/30/2026	11/01/2026 - 01/31/2027	03/17/2027 - 06/15/2027
Student	\$763	\$1,225	\$571

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

WHAT'S INCLUDED?

Access to Telehealth with AcademicLiveCare (ALC)

Coverage while traveling with Academic Emergency Services (AES)*

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



Questions

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



ID Cards

To access your ID Card, please visit andrews.myahpcare.com

Benefits

(Deductible applies unless otherwise stated below)

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

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, 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), Part of the Brown & Brown Team.