

Student Coverage With Care



Eligibility

Graduate and undergraduate students meeting specific criteria are eligible for enrollment in the student insurance plan. These criteria include residency in campus housing, international status under F1 or J1 visas, participation in Varsity and JV athletics, enrollment in undergraduate nursing programs, and enrollment in certain graduate programs such as Podiatric, Physician Assistant Anesthesia, Law, and Graduate Occupational Therapy. All eligible students are obligated to maintain insurance comparable to the outlined student health coverage. Students meeting these criteria are automatically enrolled and billed at the beginning of their respective semesters (Fall, Spring/Summer). They have a three-week window at the semester's onset to provide proof of private coverage in Florida and opt out if applicable. Unless a waiver is submitted and approved during the open waiver period in Fall and Spring, students in the mentioned categories will continue to be billed. Students not falling within these specified categories are considered voluntary and are ineligible for this policy.

The insured student must actively attend classes for at least the initial 31 days following the coverage commencement date. Distance learning formats such as home study, correspondence, or online courses do not fulfill the attendance eligibility requirement. The insurance company reserves the right to verify student eligibility and attendance records. Failure to meet eligibility criteria may result in the company refusing to pay incurred medical expenses, with its sole obligation being the refund of premiums.

For more information, visit barry.myahpcare.com.

Coverage Periods & Rates

	FALL (All Students) 08/11/2025 - 01/05/2026	SPRING/SUMMER 01/06/2026 - 08/10/2026	SUMMER (New Students) 05/16/2026 - 08/10/2026
Enrollment Periods	07/07/2025 - 09/18/2025	11/07/2025 - 02/06/2026	03/16/2026 - 06/02/2026
Student	\$1,120	\$1,643	\$660

To view all enrollment and coverage periods available, please visit barry.myahpcare.com
Students no longer eligible to purchase SHIP can [click here](#) to inquire about coverage.

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)
Access to a 24/7 Student Assistance Program
Optional Dental coverage

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

UnitedHealthcare Choice Plus PPO Network



Questions

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



ID Cards

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

Barry University 2025-2026

Benefits*

(Deductible applies unless otherwise stated below)

The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at or referred by the Student Health Services for the following services: Laboratory Services rendered at the SHS and Laboratory Services referred to Labcorp.

Before a student goes to the doctor, they must call Student Health at (305) 899-3750 and provide the doctor's name and fax number, the date of the appointment, and their diagnosis. They only need to do this once per diagnosis and per doctor. For follow-up visits, they will not need another referral.

	PREFERRED PROVIDER Payments are based on the PPO Allowance	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges
Benefit Maximum Per Insured Person, Per Policy Year	Unlimited	
Deductible Per Insured Person, Per Policy Year	\$1,000	\$2,000
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$9,100	\$18,200
Urgent Care Center (Deductible waived)	75% after a \$30 Copay per visit	50% after a \$30 Copay per visit
Hospital Room and Board Expense (Deductible waived)	75% after a \$1,000 Copay	50% after a \$1,000 Copay
Inpatient/Outpatient Surgery	75%	50%
Inpatient Physician's Visit	75%	50%
Physiotherapy (Deductible waived)	75% after a \$50 Copay	50% after a \$50 Copay
Medical Emergency Expenses (Copay waived if admitted) (Deductible waived)	75% after a \$500 Copay	75% after a \$500 Copay
Diagnostic X-ray Services	75%	50%
Mental Illness & Substance Use Disorder Treatment (Deductible waived, see policy for additional details)	75% after a: Inpatient: \$1,000 Copay Outpatient: \$50 Copay	50% after a: Inpatient: \$1,000 Copay Outpatient: \$50 Copay
Prescription Drugs 31 day supply \$100 Deductible applies	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a: Tier 1: \$25 Copay Tier 2: \$75 Copay Tier 3: 30%	50% after a Generic: \$25 Copay Brand-Name: \$75 Copay Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	50%

*To view the full policy, please visit uhcsr.com/barry

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 barry.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 UnitedHealthcare Insurance Company.

*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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