



ELIGIBILITY

Main Campus Undergraduate students registered for 12 or more credit hours in a single semester are required to carry a health insurance plan that provides coverage while in the state of North Carolina.

We will enroll students who have not submitted a waiver at the close of the portal.

College of Pharmacy and Health Sciences (CPHS), and School of Osteopathic Medicine (CUSOM) students are required to carry a health insurance plan that provides coverage while in the state of North Carolina. six (6) or more credit hours in a single semester are eligible to enroll in the student health insurance plan.

Students who enroll in the University plan may also elect to insure any dependents for an additional cost paid directly to the insurance company.

International students are required to carry the Campbell University student insurance plan. We will enroll students who have not submitted a waiver at the close of the portal, but this will not be finalized until mid-September in the fall and mid-February in the spring.

Graduate and Professional program students registered for six (6) or more credit hours in a single semester are eligible to enroll in the student health insurance plan.

For more information, visit campbell.myahpcare.com.

KEY BENEFITS

(Deductible applies unless otherwise stated below) The PPO network is Aetna PPO.

	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	\$500	\$1,000
Family Deductible Per Insured Person, per Policy Year	\$1,000	\$2,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$7,500	\$15,000
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$12,700	\$25,400
Inpatient Hospital (Room and Board)	70%	50%
Inpatient/Outpatient Surgery	70%	50%
Physician, specialist including Consultants Office	100% after a \$30 Copayment (Deductible waived)	70%
Diagnostic Lab Work and Radiological Services	70%	50%
Hospital Emergency Room	70% (Deductible waived)	50%
Prescription Drugs Up to a 30 day supply including specialty drugs (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copayment Preferred Brand-Name: \$45 Copayment Non-Preferred Brand-Name: \$90 Copayment	100% after a Generic: \$20 Copayment Preferred Brand-Name: \$45 Copayment Non-Preferred Brand-Name: \$90 Copayment

COVERAGE PERIODS & RATES

	Fall	Spring/Summer	Summer (FPT- DPT Students Only)
Coverage Periods	08/01/2026 - 12/31/2026	01/01/2027 - 07/31/2027	06/01/2027 - 07/31/2027
Enrollment/Waiver Periods	06/16/2026 - 09/07/2026	12/01/2026 - 02/06/2027	05/03/2027 - 06/05/2027
Student	\$1,413	\$1,959	\$564
Spouse	\$1,413	\$1,959	\$564
Each Child¹	\$1,413	\$1,959	\$564

¹ The cost for two (2) or more children will be two (2) times the child rate.

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

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 campbell.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.