

Clemson University - J1 Program

Student Coverage With Care



Eligibility

An eligible person is an individual who meets all the requirements of one of the covered classes shown below:

Class 1

- A registered full-time undergraduate or a graduate student attending classes who is a minimum age of 16 years and maximum of 64 years;
- Student must have a current passport and be travelling outside their Home Country; and
- Student must have a valid J1 visa. OPT coverage is not eligible.

Class 2

- The spouse or domestic partner of a Class 1 Insured Person.

Class 3

- The Dependent child(ren) of a Class 1 Insured Person.

The new insurance carrier for 2025-2026 is UnitedHealthcare Student Resources.

For more information, visit clemsonu.myahpcare.com.

Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 05/01/2026 - 07/31/2026
Student	\$916.25	\$1,282.75	\$549.75
Spouse/Domestic Partner	\$2,651.25	\$3,711.75	\$1,590.75
Each Child	\$1,337.50	\$1,872.50	\$802.50

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

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

Urgent Care Benefits

Coverage while traveling with Academic Emergency Services (AES)*

UnitedHealthcare Options 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 clemsonu.myahpcare.com

*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.

Clemson University - J1 Program 2025-2026

Benefits

(Deductible applies unless otherwise stated below)

Copays do not apply to the Deductible or the Out-of-Pocket Maximum

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Maximum Benefit For each Injury or Sickness		Unlimited
Individual Deductible Per Insured Person, Per Policy Year	\$500	\$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$5,000	\$100,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$10,000	\$200,000
Student Health Center	100% (Deductible waived)	No Benefits
Outpatient Physician's Visits (Deductible waived)	80% after a \$20 Copay	60% after a \$20 Copay
Urgent Care Center (Deductible waived)	80% after a \$35 Copay	60% after a \$35 Copay
Physiotherapy Limits Per Policy Year: 20 visits of any combination of physical, occupational, speech, or cardiac rehabilitation therapy	80%	60%
Medical Emergency Expenses (Copay waived if admitted)	80% after a \$200 Copay	60% after a \$200 Copay
Room & Board Expense	80% after a \$50 Copay	60% after a \$50 Copay
Inpatient/Outpatient Surgery	80%	60%
Diagnostic X-Ray Services & Laboratory Procedures	80% after a \$20 Copay	60% after a \$20 Copay
Prescription Drugs Up to 31-day supply per prescription	At pharmacies contracting with UnitedHealthcare: Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50%	No Benefits
Preventive Care Services Student Health Center payable at UCR For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	No Benefits
Mental Illness Treatment Maximum Benefit per Policy Year: 30 visits	80%	60%
Intercollegiate Sports Injury	Not Covered	Not Covered

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