



Dallas Baptist University

Student Coverage With Care 2025-2026



What's Included?



Access to
Optional Dental
Coverage



Access to
Academic Vision
Care (AVC)



Academic
Emergency
Services (AES)*



Access to
AcademicLiveCare
(ALC)



Coverage
when
traveling



PPO is
UnitedHealthcare
Choice Plus

Eligibility

All registered domestic students residing in DBU housing, and all registered students who participate in intercollegiate sports (including student managers) are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All distance learning students taking internet classes registered for six (6) or more credit hours are eligible to enroll in this insurance plan.

All other registered students taking six (6) or more credit hours are eligible to enroll in this insurance plan.

The online requirement is waived for the eligible distance learning students. All registered international (non-immigrant) students are automatically enrolled in Student Health insurance plan, unless covered by a government sponsored plan.

For more information, visit dbu.myahpcare.com.

Questions

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

Insurance ID Card

To access your ID card, please visit dbu.myahpcare.com/additionalresources

*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.



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.

Benefits

(Deductible applies unless otherwise stated below)

Student Health Center Benefits: The Deductible will be waived when treatment is rendered at Methodist Family Health Center - South Grand Prairie

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, Per Policy Year		Unlimited
Deductible Per Insured Person, Per Policy Year (Deductible must be met in order for provider coverage to initiate)	\$500	\$1,000
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$8,500	\$22,000
Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Outpatient Physician's Visits	100% after a \$25 Copay per visit (Deductible waived)	60%
Diagnostic X-Ray Services & Laboratory Procedures	80%	60%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	80% after a \$100 Copay per visit	80% after a \$100 Copay per visit
Preventive Care Services For more information, please visit healthcare.gov/ preventive-care-benefits/	100% (Deductible waived)	60%
Prescription Drugs, 31-day supply per prescription (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy: 100% after a: Tier 1: \$25 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay	60% after a Generic: \$25 Copay Brand-Name: \$50 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.

Coverage Periods & Rates

	EARLY ARRIVAL FALL 07/15/2025 - 12/31/2025	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER (New Students) 05/16/2026 - 07/31/2026
Enrollment Periods	06/01/2025 - 06/30/2025	06/01/2025 - 09/12/2025	10/30/2025 - 01/31/2026	N/A
Student	\$962.00	\$1,032.50	\$1,032.50	\$436.00

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

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