



Des Moines University

Student Coverage With Care 2025-2026



What's Included?



Academic
Student
Assistance
Program (ASAP)



Access to
Optional
Vision
Coverage



Access to
Optional
Dental
Coverage



Telehealth
solutions through
AcademicLiveCare
(ALC)



Coverage
when
traveling via
Aetna On Call



Aetna is the
Preferred
Provider
Network

Eligibility

You are eligible if you are a:

- Full-time student in clinical programs

All students must enroll in the Student Health Insurance Plan or submit a waiver request. If you do not waive by the deadline, you will automatically be enrolled and billed for Aetna Student Health Insurance to your DMU student account. Only those students who meet the waiver requirements will be allowed to waive the plan. All policies, requirements, and deadlines are set by DMU.

Dependents are not eligible for coverage under this student health plan.

If we find out you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims we have paid.

Can I Waive?

All students are considered enrolled until an acceptable waiver is provided. Students enrolled in clinical programs who fail to complete the hard waiver process by the DMU deadline (first year PAs: May 11, 2025; continuing DO, DPM, DPT, MSA, MSBS, OTD, and PhD students: June 15, 2025; incoming new DO, DPM, DPT, MSA, MSBS, OTD, and PhD students: July 13, 2025), will be added to the Aetna Student Health Insurance Plan by these deadlines for not complying with DMU policy in completing the hard waiver process.

During the waiver period the waiver will be available online at dmu.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 dmu.myahpcare.com/additionalresources



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 Aetna.

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 Person, per Policy Year	Unlimited	
Deductible Per Person, per Policy Year	\$500	\$1,000
Out-of-Pocket Maximum Per Person, per Policy Year (Combined In-Network and Out-of-Network)	\$6,600	
Hospital Room and Board Expense	80% after a \$100 Copayment	50% after a \$200 Copayment
Inpatient/Outpatient Surgery	80%	50%
Physician, Specialist, including Consultants Office visits, and Behavioral Health	100% after a \$30 Copayment	100% after a \$50 Copayment
Diagnostic Testing	80%	50%
Hospital Emergency Room	80% after a \$250 Copayment	80% after a \$250 Copayment
Urgent Care	80% after a \$50 Copayment	50% after a \$75 Copayment
Prescription Drugs Up to 30-day supply per prescription (\$100 Deductible)	At pharmacies contracting with Aetna 100% after a: Tier 1 - Preferred Generic Drug: \$15 Copayment Tier 2 - Preferred Brand-Name Drug: \$45 Copayment Tier 3 - Non-Preferred Generic/Brand-Name Drug: \$75 Copayment Tier 4 - Specialty Drug: 80%	
Preventive Care Services For more information, visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	50%

Coverage Periods & Rates

	PA STUDENTS*	INCOMING NEW STUDENTS	CONTINUING STUDENTS (SECOND YEAR+)
	08/01/2025 - 07/31/2026	08/01/2025 - 07/31/2026	08/01/2025 - 07/31/2026
Student	\$3,992	\$3,992	\$3,992

*Incoming Early Start PA students pay for June and July 2025

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