

De Anza College

2025-2026

Student coverage with care

The new insurance carrier for the 2025-2026 plan year is UnitedHealthcare Insurance Company.



Eligibility

All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

For more information, visit deanza.myahpcare.com

Plan Highlights

- Access to Medical and Mental Health Telemedicine Services
- Academic Live Care (ALC)
- Coverage when traveling
- Access to Academic Emergency Services (AES)*
- Access to Academic Vision Care (AVC)
- UnitedHealthcare Choice Plus is the PPO Network

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services.

Key Benefits

	UNITED HEALTHCARE PROVIDER PAYMENTS ARE BASED ON THE ALLOWED AMOUNT	OUT-OF-NETWORK PROVIDER PAYMENTS ARE BASED ON THE ALLOWED AMOUNT
Maximum Benefit Per Insured Person, Per Policy Year	\$250,000	
Deductible Per Insured Person, Per Policy Year	\$0	
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$3,000	\$6,000
Physician's Visits	100% after a \$50 Copay per visit	70% after a \$100 Copay per visit
Urgent Care Center	100% after a \$50 Copay per visit	70% after a \$100 Copay per visit
Room & Board Expense	100%	70%
Medical Emergency Expenses (Copay waived if admitted)	100% after a \$100 Copay per visit	70% after a \$200 Copay per visit
Preventive Care Services Covered up to \$2,500 per Policy Term	100%	70%
Prescription Drugs Up to a 30-day supply	At pharmacies contracting with Optum Pharmacy Tier 1: 50% Coinsurance Tier 2: 50% Coinsurance Tier 3: 50% Coinsurance (Deductible waived)	No Benefits

Coverage Periods & Rates

	FALL 08/15/2025 - 12/14/2025	WINTER 12/15/2025 - 04/14/2026	SPRING/SUMMER 04/15/2026 - 08/14/2026
Enrollment Periods	07/15/2025 - 10/15/2025	11/14/2025 - 02/15/2026	03/13/2026 - 06/15/2026
Spouse F-2 Dependent	\$1,186.00	\$1,177.00	\$1,186.00
Each Child F-2 Dependent	\$1,068.50	\$1,061.00	\$1,068.50

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare. CA License #0H64806

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

