



Changes for 2025–2026

UnitedHealthcare Insurance Company will be the new insurance provider for the 2025–2026 plan year. Changes also include modifications to plan details such as deductibles, co-insurance, and other coverage elements. Please take time to review the updated benefits information to understand how these changes may affect your coverage.

Eligibility

Massachusetts state law requires all students enrolled in at least 9 qualifying credits (or more) must either provide proof of enrollment in a medical insurance plan that meets the Commonwealth mandated guidelines OR be enrolled in the college sponsored Student Health Plan (SHP) provided by UnitedHealthcare and administered by Academic HealthPlans (AHP). To ensure compliance with the Massachusetts State Law, eligible students are automatically billed for this Student Health Insurance Plan each year.

To be eligible for coverage you must:

1. Be enrolled in a degree-granting program taking a minimum of 9+ credits (not enrolled exclusively in online courses or short-term courses).
2. Pay the required premium; and
3. Attend classes for at least the first 31 days of the period for which premium has been paid.

How Do I Waive/Opt-Out?

If the student is covered by a qualified health insurance plan, the student must submit a waiver request online, by the waiver deadline, at dean-dom.myahpcare.com/waiver. A qualifying health insurance plan is one that provides reasonable and comprehensive coverage of health services that include: preventive and primary care, emergency services, hospitalization benefits, ambulatory patient services and mental health services. Any health plan must provide reasonably accessible health services to the student in the area where the student attends school. Out-of-state Medicaid and health insurance policies from other countries are not acceptable. You will need your seven-digit Dean student ID number, date of birth and health insurance information to complete this process.

For more information, visit dean-dom.myahpcare.com.

What's Included?

- Access to a 24-hour nurse line, telehealth and behavioral health services
- Coverage while traveling
- PPO is UnitedHealthcare Choice Plus

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 dean-dom.myahpcare.com/additionalresources

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 here in may differ from the final policy of insurance, which will be available at dean-dom.myahpcare.com upon approval by federal and state authorities.



Benefits

(Deductible applies unless otherwise stated below)

	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	\$100	\$350
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$7,500	\$12,000
Outpatient Physician's Visits (No charge for visits with Dean College Health Service)	80% after a \$25 Copay per visit (Deductible waived)	80%
Mental Illness/Substance Use Disorder Treatment	80% after a \$25 Copay per visit (Deductible waived)	80%
Diagnostic X-ray Services & Laboratory Procedures	90%	70%
Inpatient/Outpatient Surgery	90%	70%
Room and Board Expense	90%	70%
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/coverage/preventive-care-benefits	100% (Deductible waived)	80%
Prescription Drugs Up to a 31-day supply per prescription This product has a 90-day Retail Pharmacy Network available. A 90-day supply is available at most retail pharmacies. (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$25 Copay Tier 2: \$60 Copay Tier 3: \$75 Copay	100% after a Generic: \$25 Copay Brand-Name: \$60 Copay

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER (New Students Only) 01/01/2026 - 07/31/2026
Enrollment/Waiver Periods	05/30/2025 - 09/16/2025	12/02/2025 - 02/03/2026
Student	\$2,480	\$1,440

To view all enrollment and coverage periods available, please visit dean-dom.myahpcare.com