

# Florida Gulf Coast University

## Student Coverage With Care



### Eligibility

All international students are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. Credit hour requirement can be met by a combination of online and on campus, not to exceed 50% online.

Eligible students may also enroll their dependents.

For more information, visit [fgcu.myahpcare.com](https://fgcu.myahpcare.com).

### Coverage Periods & Rates

	ANNUAL 08/14/2025 - 08/13/2026	FALL 08/14/2025 - 12/31/2025	SPRING 01/01/2026 - 05/04/2026	SUMMER 05/05/2026 - 08/13/2026
Enrollment Periods	07/08/2025 - 09/05/2025	07/08/2025 - 09/05/2025	11/07/2025 - 01/08/2026	04/01/2026 - 05/31/2026
Student	\$3,082	\$1,458	\$1,291	\$1,053
Spouse	\$3,082	\$1,458	\$1,291	\$1,053
Each Child <sup>1</sup>	\$3,082	\$1,458	\$1,291	\$1,053

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).  
To view all enrollment and coverage periods available, please visit [fgcu.myahpcare.com](https://fgcu.myahpcare.com)

### WHAT'S INCLUDED?

Aetna Open Access Managed Choice is the Preferred Provider and will provide maximum benefits at lowest cost

Telehealth solutions through AcademicLiveCare (ALC)

Academic Emergency Services (AES)\*

Access to Academic Student Assistance Program (ASAP)

Access to Academic Vision Care (AVC)



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [fgcu.myahpcare.com](https://fgcu.myahpcare.com)

# Florida Gulf Coast University 2025-2026

## 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	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$8,700	\$18,400
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$17,400	\$36,800
Hospital Room and Board Expense	80% after a \$250 Copayment	80% after a \$250 Copayment
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist, including Consultants Office Visits	100% after a \$40 Copayment (Deductible waived)	60%
Hospital Emergency Room (Deductible waived)	80% after a \$200 Copayment	80% after a \$200 Copayment
Urgent Care (Deductible waived)	80% after a \$50 Copayment	60% after a \$50 Copayment
Diagnostic Lab Work	80% after a \$40 Copayment (Deductible waived)	60%
Mental Health and Substance Abuse Treatment Office Visits	100% after a \$40 Copayment (Deductible waived)	60%
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	Not Covered
Prescription Drugs 30-day supply \$250 Deductible	At pharmacies contracting with Aetna 100% after a Preferred Generic: \$20 Copayment Non-Preferred Generic: \$150 Copayment Preferred Brand-Name: \$100 Copayment Non-Preferred Brand-Name: \$150 Copayment	50%

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 [fgcu.myahpcare.com](https://fgcu.myahpcare.com) upon approval by federal and state authorities.

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.

\*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.