



Florida International University  
International Students

# Student Coverage With Care 2025-2026

## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Access to  
Academic  
Vision Care  
(AVC)



Academic  
Emergency  
Services  
(AES)\*



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



Coverage  
when  
traveling



Aetna Open Access  
Managed Choice  
is the Preferred  
Provider



## Eligibility

All degree-seeking international students are required to purchase this plan or show proof of comparable coverage. Credit hour requirement can be met by a combination of online and on-campus credit hours, not to exceed 50% online.

Eligible students may also enroll their dependents.

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



### Questions

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



### Insurance ID Card

To access your ID card, please visit [fiu.myahpcare.com/additionalresources](https://fiu.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 Aetna.

## Benefits

(Deductible applies unless otherwise stated below)

**Student Health Center Benefits:** The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center.

	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	\$17,900
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$16,900	\$35,800
Hospital Room and Board Expense	80% after a \$250 Copayment	60% 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 per visit	60% after a \$200 Copayment per visit
Urgent Care (Deductible waived)	80% after a \$50 Copayment	60% after a \$50 Copayment
Labs & Diagnostic Testing	80% after a \$30 Copayment (Deductible waived)	60%
Mental Health and Substance Abuse Treatment Office Visits	80% after a \$40 Copayment (Deductible waived)	80%
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 Up to a 30-day supply \$250 Deductible	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copayment Preferred Brand-Name: \$75 Copayment Non-Preferred Brand-Name: \$150 Copayment	50%

## Coverage Periods & Rates

	ANNUAL 08/01/2025 - 08/01/2026	FALL 08/01/2025 - 12/31/2025	SPRING 01/01/2026 - 05/04/2026	SPRING/ SUMMER 01/01/2026 - 08/01/2026	SUMMER 05/05/2026 - 08/01/2026
Enrollment Periods	06/25/2025 - 09/15/2025	06/25/2025 - 09/15/2025	11/01/2025 - 02/06/2026	11/01/2025 - 02/06/2026	03/01/2026 - 06/15/2026
Student	\$3,812	\$1,594	\$1,291	\$2,220	\$927
Spouse	\$3,812	\$1,594	\$1,291	\$2,220	\$927
Each Child <sup>1</sup>	\$3,812	\$1,594	\$1,291	\$2,220	\$927

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).

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