

International Student Coverage With Care



Eligibility

All international students with a current passport and visa, who are temporarily residing outside their home country while actively engaged in education or educational activities are eligible to enroll.

International students enrolled in and attending classes on a full-time basis or actively participating in supervised and sponsored intercollegiate sports are eligible to enroll.

The new insurance carrier for 2025-2026 is UnitedHealthcare.

For more information, visit fnu.myahpcare.com.

Coverage Periods & Rates

	ANNUAL 08/15/2025 - 08/14/2026	FALL 08/15/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 08/14/2026	FALL: EARLY START 08/01/2026 - 08/14/2026
Enrollment Periods	08/01/2025 - 09/30/2025	08/01/2025 - 09/30/2025	12/01/2025 - 02/23/2026	07/15/2026 - 08/14/2026
Student	\$1,560.00	\$594.50	\$965.50	\$59.84

To view all enrollment and coverage periods available, please visit fnu.myahpcare.com

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)
Access to Academic Student Assistance Program (ASAP)

Academic Vision Care (AVC)
Coverage while traveling with Academic Emergency Services (AES)*
UnitedHealthcare Options PPO



Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com



ID Cards

To access your ID Card, please visit fnu.myahpcare.com

Florida National University 2025-2026

Benefits

(Deductible applies unless otherwise stated below)

Student Health Center Benefits: The Deductible and Copays will be waived and benefits will be paid at the Preferred Provider Benefit level when treatment is rendered at the Student Health Center.

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Maximum Benefit For each Injury or Sickness		\$250,000
Deductible Per Insured Person, per Policy Year		\$100
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$5,000
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year		\$10,000
Outpatient Physician's Visits (Deductible waived)	90% after a \$20 Copay per visit	70% after a \$20 Copay per visit
Room and Board Expense	90% after a \$100 Copay per Hospital Confinement	70% after a \$100 Copay per Hospital Confinement
Urgent Care Center (Deductible waived)	90% after a \$35 Copay per visit	70% after a \$35 Copay per visit
Medical Emergency Expenses (Copay waived if admitted)	90% after a \$100 Copay per visit	70% after a \$100 Copay per visit
Inpatient/Outpatient Surgery	90%	70%
Prescription Drugs Up to a 31-day supply per prescription \$5,000 Maximum per Policy Year	At UnitedHealthcare Pharmacy (UHCP) 100% after a: Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50% Coinsurance (Deductible waived)	No Benefits
Preventive Care Services \$500 Maximum per Policy Year For more information, please visit healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	No Benefits

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 fnu.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 UnitedHealthcare.

*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.