

## Domestic Student Coverage With Care



### Eligibility

Students enrolled in eight (8) units or more are eligible to enroll in the plan each quarter. However, the following students are required to enroll or provide proof of comparable coverage by completing an online waiver by the add/drop date:

- Ph.D. Students residing in Southern California
- School of Psychology Students - Pasadena campus only

Failure to adhere to Fuller’s Health Insurance requirement to enroll or waive out by the waiver deadline will result in default enrollment and the student account charged the insurance fee.

For more information, visit [fuller-dom.myahpcare.com](http://fuller-dom.myahpcare.com).

### Coverage Periods & Rates

	FALL	WINTER	SPRING	SUMMER
	09/20/2025 - 12/19/2025	12/20/2026 - 03/19/2026	03/20/2026 - 06/19/2026	06/20/2026 - 09/19/2026
Enrollment Periods	08/18/2025 - 10/4/2025	11/17/2025 - 01/10/2026	02/23/2026 - 04/04/2026	05/18/2026 - 06/27/2026
Student	\$1,513.25	\$1,513.25	\$1,513.25	\$1,513.25

\* A school admin fee of \$25 per student will be added to each term.

To view all enrollment and coverage periods available, please visit [fuller-dom.myahpcare.com](http://fuller-dom.myahpcare.com)

### WHAT'S INCLUDED?

Aetna Open Choice is the PPO Network

Access to Optional Dental coverage\*\*

Travel coverage through Academic Emergency Services (AES)\*

Small Copays on approved prescription medications



### Questions

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



### ID Cards

To access your ID Card, please visit [fuller-dom.myahpcare.com](http://fuller-dom.myahpcare.com)

# Fuller Theological Seminary 2025-2026

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments based on the Recognized Charge
Benefit Maximum		Unlimited
Individual Deductible Per Person, per Policy Year	\$750	\$1,500
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$7,500	\$14,000
Hospital and Other Facility Care	80% per visit	50% per visit
Inpatient/Outpatient Surgery	80% per visit	50% per visit
Physician, specialist including Consultants Office Visit	100% after a \$35 Copayment per visit	50% per visit
Walk-In Clinic Visit	100% after a \$35 Copayment per visit	50% per visit
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% per visit	50% per visit
Hospital Emergency Room	100% after a \$350 Copayment per visit	100% after a \$350 Copayment per visit
Urgent Care	100% after a \$25 Copayment per visit	50% per visit
Diagnostic Testing	80% per visit	50% per visit
Prescription Drugs (\$100 Deductible applies)	100% after a Generic: \$25 Copayment Preferred Brand Name: \$50 Copayment Non-Preferred Brand Name: \$60 Copayment Specialty Drugs: \$100 Copayment	Not Covered
Preventive 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

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

\*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, dba Academic Health Insurance Services. 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 Aetna. CA License #0H64806

\*\*Separate enrollment and premium are required.

AHP (25) Aetna-FullerDOM