

2025 - 2026 International Student Health Insurance Plan: Academic HealthPlans – Special



Who can enroll?

International students or other persons with a current passport who: 1) are engaged in educational activities; 2) are temporarily located outside his/her home country as a non-resident alien; 3) have not obtained permanent residency status in the U.S.; and 4) are enrolled in a program at a university or other educational institution as a Visiting Scholar, Optional Practical Training Student or formal English as a Second Language program student with an F1 or J1 visa are eligible to enroll in this insurance Plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased with the exception of International Visiting Scholars. Home study, correspondence, and online courses do not fulfill the Eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

U.S. citizens and residents are not eligible for coverage as a student or Dependent.

Plan resources at your fingertips

Enroll

<https://ahpglobal.uhcsrinternational.com>

View benefits, submit a claim and download your ID card via My Account

<uhcsr.com/myaccount>

Find an in- network provider

[Options PPO](#)

Value-added benefits and services (Student Assist¹, HealthiestYou², UHC Global³)

<uhcsr.com/myaccount>

Plan costs

30-Day Rates*	
Student 22 & Under	\$84.00
Student 23-26	\$126.60
Student 27-30	\$283.20
Student 31+	\$1,360.20
Spouse	\$1,728.60
Each Child	\$876.00

*30-Day rates are for illustrative purposes only, minimum purchase period is 90 days or actual semester dates.

Plan highlights

Student Health Center Benefits (Students Only): 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.

Benefits	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	Student Only: \$500,000 (For each Injury or Sickness) Dependents: \$250,000 (For each Injury or Sickness)	
Plan Deductible	Student Only: \$250 per Insured Person, per Policy Year Dependents: \$250 per Insured Person, per Policy Year	Student Only: \$500 per Insured Person, per Policy Year Dependents: \$750 per Insured Person, per Policy Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	80% of Allowed Amount for Covered Medical Expenses	70% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>This plan does not include a pharmacy network for Prescription Drugs.</i> <i>All Prescription Drug benefits are payable under the Out-of-Network Provider benefits.</i>	No Benefits	70% of Billed Charge \$500 maximum per Policy Year not subject to Deductible
The following services have per service copays <i>This list is not all inclusive. Please read the plan certificate for complete listing of copays.</i>	Student Only: Medical Emergency: \$300 not subject to Deductible Dependents: Medical Emergency: \$200 not subject to Deductible	Student Only: Medical Emergency: \$300 not subject to Deductible Dependents: Medical Emergency: \$200 not subject to Deductible

Questions about your plan?

Contact Customer Service at 1-888-251-6253
or at customerservice@uhcsinternational.com

¹Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. ²HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. ³Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.

© 2025-United HealthCare Services, Inc. All Rights Reserved. The written materials contained in this document are a confidential property of UnitedHealth Group. Do not distribute or reproduce any materials without the express written consent of UnitedHealth Group. This plan is underwritten by H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company, Governors Square, Building 4, 2nd Floor, 23 Lime Tree Bay Avenue, P.O. Box 1051, Grand Cayman, Cayman Islands. This plan is based on policy number 2025-203556-91. Available through SR International and issued to ITA Global Trust Ltd as Trustee of the International Student Health and Wellness under policy number 2025-203794-91. The Policy is a Non-Renewable One Year Term Policy. For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force, please refer to <https://ahpglobal.uhcsinternational.com>. NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual Policy of insurance. Benefits and rates described herein are subject to regulatory approval and may change.

