

Student Coverage With Care



Eligibility

All registered **Domestic Undergraduate Students** taking nine (9) or more credit hours (six (6) or more during summer sessions) are eligible to participate in the Student Health Insurance Plan on a voluntary basis.

All registered **Domestic Graduate Students** taking six (6) or more credit hours (three (3) or more during the summer sessions) are eligible to participate in the plan on a voluntary basis.

Academic Partnership and Distance Learning students are not eligible for the plan.

Dependents are not eligible to enroll in the Student Health Insurance Plan.

To view rates and enrollment information, please go to lamar.myahpcare.com.

Coverage Periods & Rates

	FALL 08/15/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 08/14/2026	SUMMER 05/10/2026 - 08/14/2026
Enrollment Periods	07/01/2025 - 09/27/2025	12/02/2025 - 02/15/2026	05/01/2026 - 06/28/2026
Student	\$1,850.00	\$3,008.00	\$1,292.00

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

WHAT'S INCLUDED?

- Aetna PPO Network

Access to Academic Student Assistance Program (ASAP)

Coverage while traveling with Academic Emergency Services (AES)*
- Optional Dental Coverage

Access to Academic Vision Care (AVC)

Access to 24-hour Medical & Mental Health Telemedicine Service through AcademicLiveCare (ALC)



Questions

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



ID Cards

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

Lamar University - Domestic 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 Per Insured Person, Per Policy Year	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$500	\$1,000
Family Deductible All Insureds in a Family, Per Policy Year	\$1,000	\$2,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$7,350	\$15,000
Family Out-of-Pocket Maximum All Insureds in a Family, Per Policy Year	\$14,700	\$30,000
Hospital Room & Board	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician, specialist including Consultants Office visits	100% after a \$30 Copayment per visit (Deductible waived)	60%
Diagnostic Imaging Services, including lab and radiological services	80%	60%
Hospital Emergency Room (Deductible waived)	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	60%
Prescription Drugs including specialty drugs 30-day supply per prescription (Deductible waived)	At pharmacies contracting with Aetna: 100% after a: Generic: \$20 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name: \$60 Copayment	60% Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.

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 lamar.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.

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