Metropolitan Community College

Student Coverage With Care

2026 - 2027

Eligibility

Metropolitan Community College requires that all F-1 international students obtain and maintain health insurance coverage while enrolled at the college. To assure compliance, all F-1 International students will be automatically enrolled in and charged the insurance premium for the Metropolitan Community College Student Health Insurance Plan.

A dependent may become eligible for coverage under the plan only when the student becomes eligible; or within 31 days of marriage, birth or adoption.

For more information, visit **mccneb.myahpcare.com**.

Coverage Periods & Rates

	FALL 08/23/2026 - 11/23/2026	FALL (RETURNING) 08/16/2026 - 11/23/2026	WINTER 11/24/2026 - 02/25/2027	SPRING 02/26/2027 - 05/23/2027	SUMMER 05/24/2027 - 08/09/2027
Enrollment Periods	09/08/2026 - 11/23/2026	09/08/2026 - 11/23/2026	12/07/2026 - 02/25/2027	03/08/2027- 05/23/2027	06/01/2027 - 08/09/2027
Student	$742.75	$800.00	$742.75	$742.75	$742.75
Spouse	$742.75	$800.00	$742.75	$742.75	$742.75
Each Child[1]	$742.75	$800.00	$742.75	$742.75	$742.75

[1]Coverage for two (2) or more children is calculated at the child rate times two (2)

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

WHAT'S INCLUDED?

- Access to Academic Student Assistance Program (ASAP)
- Optional Dental Coverage
- Academic Vision Care (AVC)
- Access to Medical and Mental Health Telemedicine Services
- Coverage while traveling with Academic Emergency Services (AES)*
- Cigna OAP PPO Network

Questions

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

ID Cards

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

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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 Usual & Customary Charge
Benefit Maximum Per Insured Person, Per Policy Year	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	$250	$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$6,600	$25,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	$13,200	$75,000
Hospital Care, includes Room and Board Expense Pre-Certification Required	80%	60%
Inpatient/Outpatient Surgery Pre-Certification Required	80%	60%
Physician Office Visits, including Specialist/Counsultants	80%	60%
Rehabilitative Therapy, including Physical Therapy, Occupational Therapy and Speech Therapy	80%	60%
Diagnostic Imaging Services Pre-Certification Required	80%	60%
Emergency Services	80% after a $200 Copayment per visit	80% after a $200 Copayment per visit
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	60%
Prescription Drugs 30 day supply per prescription (Deducible waived)	At pharmacies contracting with WellleetRX®/ESI 100% after: Tier 1: $15 Copayment Tier 2: $45 Copayment Tier 3: $75 Copayment Specialty Drugs: 75% after a $150 Copayment	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 mccneb.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, is an independent company that provides program management and administrative services for the student health plans of Wellfleet.

*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), Part of the Brown & Brown Team.