



Eligibility

All International students with an F-1 or J-1 visa status (including ELI students) are required to enroll in the Student Health Insurance Plan on a mandatory basis, and the premium will be automatically billed to the student's university account.

Eligible students who enroll may also insure their Dependents.

Students must actively attend classes for at least the first 31 days for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes.

For more information, visit missouristate.myahpcare.com.

Coverage Periods & Rates

	EARLY ARRIVAL FALL 07/11/2025 - 12/31/2025	FALL 08/10/2025 - 12/31/2025	EARLY ARRIVAL SPRING 12/02/2025 - 08/09/2026	SPRING/ SUMMER 01/01/2026 - 08/09/2026	SUMMER (NEW STUDENTS ONLY) 06/01/2026 - 08/09/2026
Open Enrollment for Dependents & Qualifying Events	07/01/2025 - 09/14/2025	07/01/2025 - 09/14/2025	12/02/2025 - 02/13/2026	12/16/2025 - 02/13/2026	05/13/2026 - 06/27/2026
Student	\$845.50	\$845.50	\$845.50	\$845.50	\$323.00
Spouse	\$845.50	\$845.50	\$845.50	\$845.50	\$323.00
Child ¹	\$845.50	\$845.50	\$845.50	\$845.50	\$323.00

¹The cost for two (2) or more children will be two (2) times the child rate.

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

WHAT'S INCLUDED?

100% coverage at Bill and Lucille Magers Family Health and Wellness Center

Access to Academic Emergency Services (AES)*

Access to AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

UnitedHealthcare Options PPO

Small Copay for approved prescription medications



Questions

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



ID Cards

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

Missouri State University - International 2025-2026

Benefits

Policy Aggregate Maximum: Unlimited Aggregate Maximum Per Insured Person Per Policy Year (Only applies to Essential Benefits).
(Deductible applies unless otherwise stated below)

	Bill and Lucille Magers Family Health and Wellness Center	Preferred Provider Payments are based on the Allowed Amount	Out-of-Network Provider Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, Per Policy Year	Unlimited	Unlimited	Unlimited
Deductible per Policy Year Per Insured Person, Per Policy Year Not applicable to Preventive Services Benefits	Deductible does not apply. Benefits will be paid at 100% up to the benefit maximums below for Covered Expenses incurred at the Bill and Lucille Magers Family Health and Wellness Center.	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	Not Applicable	\$8,550	\$17,100
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	Not Applicable	\$17,100	Not Applicable
Outpatient Physician's Visits (Deductible waived)	**Copay Waived	70% after a \$10 Copay per visit	50% after a \$10 Copay per visit
Inpatient/Outpatient Surgery	Not Applicable	70%	50%
Room and Board Expense	Not Applicable	70%	50%
Diagnostic X-ray Services & Laboratory Procedures	100%	70%	50%
Medical Emergency Expenses Copay waived if admitted to Hospital (Deductible waived)	Not Applicable	70% after a \$100 Copay per visit	70% after a \$100 Copay per visit
Prescription Drugs (Deductible waived) Up to a 31-day supply	At pharmacies contracting with Optum Rx 100% after a Generic: \$15 Copayment (\$0 Copay for Generic Contraception) Brand Name: \$30 Copayment (When Generic Unavailable) Brand Name: \$50 Copayment (When Generic Available)	At pharmacies contracting with UnitedHealthcare Pharmacy 50%	50% 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
Preventive Care Services Includes benefits for adults, women, and children. For more information, please visit healthcare.gov/coverage/preventive-care-benefits/	100%	100% (Deductible waived)	50%

**Basic office visit covered by student health fee. All other visits covered at 100% by Insurance.

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 missouristate.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 Insurance Company.

*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. AHP (25) UHC-MSU