



Midwestern State University

# Student Coverage With Care 2025-2026



## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Access to  
Academic  
Vision Care  
(AVC)



Academic  
Emergency  
Services  
(AES)\*



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



Coverage  
when  
traveling



United  
Healthcare Choice  
Plus is the PPO  
network

## Questions

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

## Insurance ID Card

To access your ID card, please visit [mwsu.myahpcare.com/additionalresources](https://mwsu.myahpcare.com/additionalresources)

## Eligibility

All **Domestic** (Undergraduate and Graduate) students taking nine (9) or more credit hours are eligible to enroll. Domestic students enrolled in summer semesters must be taking three (3) or more credit hours to be eligible to enroll. Students need to re-enroll each semester for coverage. Home study, correspondence and online courses do not fulfill the eligibility requirements.

All registered **International** students and **Intensive English Language** students are required to enroll in the plan or provide proof of comparable coverage. The insurance premium will be automatically assessed on the student's tuition bill. In order to have the insurance premium removed from the tuition, students must complete and submit a waiver form with proof of comparable coverage prior to the waiver deadline date.

Eligible dependents of enrolled students may participate in the plan on a voluntary basis. Payment must be paid directly to Academic HealthPlans and may not be billed to the student's account. Dependents will not automatically be re-enrolled. You will need to re-enroll by each semester's deadline.

For more information, visit [mwsu.myahpcare.com](https://mwsu.myahpcare.com).

\*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.



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.

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Maximum Benefit Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,100	\$8,100
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$16,200	\$16,200
Room & Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Outpatient Physician's Visits	100% after a \$50 Copay per visit (Deductible waived)	60%
Diagnostic X-Ray Services & Laboratory Procedures	80%	60%
Medical Emergency Services Copay waived if admitted (Deductible waived)	80% after a \$200 Copay per visit	80% after a \$200 Copay per visit
Prescription Drugs Up to a 31-day supply (Deductible waived)	For prescriptions filled at a Trott's Call Field Drug Store  100% after a Tier 1: \$10 Copay Tier 2: \$20 Copay Tier 3: \$20 Copay	For prescriptions filled at UnitedHealthCare pharmacies  100% after a Tier 1: \$25 Copay Tier 2: \$50 Copay Tier 3: \$50 Copay  100% after a Generic Drug: \$25 Copay <sup>1</sup> Brand-Name Drug: \$50 Copay <sup>1</sup>

<sup>1</sup>Please note: You are required to pay the full amount charged at the time of service for prescriptions dispensed at an Out-of-Network provider and must file a claim for reimbursement.

## Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Enrollment Periods	07/11/2025 - 09/15/2025	12/16/2025 - 02/08/2026	05/13/2026 - 06/17/2026
Student	\$1,169	\$1,619	\$466
Spouse	\$1,169	\$1,619	\$466
Each Child <sup>2</sup>	\$1,169	\$1,619	\$466

<sup>2</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).

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