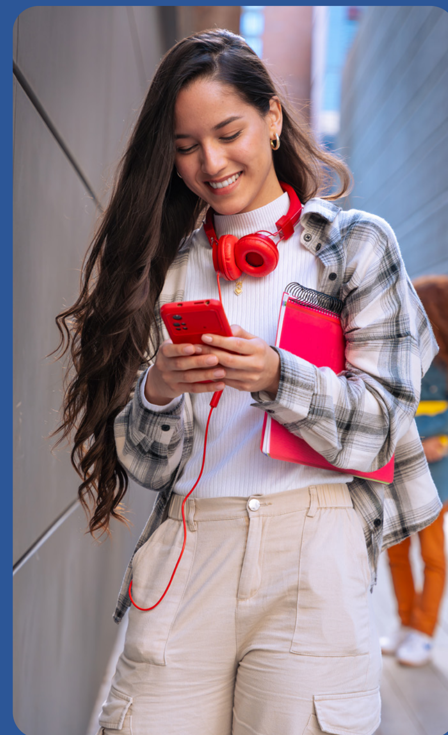
Midwestern State University

Student Coverage With Care

2026-2027



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

Insurance ID Card

To access your ID card, please visit 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.

*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.

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 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 Service Expenses 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[1] Brand-Name Drug: $50 Copay[1]

[1]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 08/01/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 07/31/2027	SUMMER 06/01/2027 - 07/31/2027
Enrollment Periods	07/13/2026 - 09/15/2026	12/16/2026 - 02/08/2027	05/13/2027 - 06/17/2027
Student	$1,226	$1,698	$489
Spouse	$1,226	$1,698	$489
Each Child[2]	$1,226	$1,698	$489

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