



Menlo College

Student Coverage With Care 2025-2026

The new insurance carrier for the 2025-2026 plan year is **UnitedHealthcare Insurance Company**

What's Included?



Access to
Optional
Vision
Coverage



Access to
Optional
Dental
Coverage



Academic
Emergency
Services
(AES)*



Small Copays
on approved
prescription
medications



Coverage
when
traveling



UnitedHealthcare
Options is the
PPO Network



Eligibility

International students and visiting scholars holding an F1 or J1 visa are eligible to enroll in this insurance plan if they meet the following criteria: 1) They are temporarily residing in the U.S. as non-resident aliens; 2) They have **not** obtained U.S. permanent residency (Green Card); 3) They are actively engaged in educational activities and enrolled in a degree-seeking program (associate, bachelor's, master's, or Ph.D.) at a recognized college or university.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased with the exception of International Visiting Scholars. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

U.S. citizens and residents are not eligible for coverage.

For more information, visit menlo.myahpcare.com.



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 menlo.myahpcare.com/additionalresources

*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, dba Academic Health Insurance Services.



Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare. CA License #0H64806

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 Injury or Sickness	\$500,000	
Deductible Per Insured Person, Per Policy Year	\$200	\$200
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$2,000	\$2,000
Outpatient Physician's Visits (Deductible waived)	100% after a \$25 Copay per visit	80% after a \$25 Copay per visit
Urgent Care Center (Deductible waived)	100% after a \$35 Copay per visit	80% after a \$35 Copay per visit
Room and Board Expense	100% after a \$100 Copay per Hospital Confinement	80% after a \$100 Copay per Hospital Confinement
Inpatient/Outpatient Surgery	100%	80%
Diagnostic X-ray Services	100% after a \$25 Copay per visit	80% after a \$25 Copay per visit
Laboratory Procedures	100% after a \$100 Copay per visit	80% after a \$100 Copay per visit
Medical Emergency Expenses (Copay waived if admitted)	100% after a \$300 Copay per visit	80% after a \$300 Copay per visit
Prescription Drugs Up to a 31-day supply \$5,000 maximum Per Policy Year	At pharmacies contracting with UnitedHealthcare Pharmacy Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50% Coinsurance (Deductible waived)	No Benefits

Coverage Periods & Rates

	FALL 08/01/2025 - 01/22/2026	SPRING/SUMMER 01/23/2026 - 07/31/2026
Enrollment Periods	07/01/2025 - 09/19/2025	12/01/2025 - 02/16/2026
Student	\$890.50	\$890.50

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

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 menlo.myahpcare.com upon approval by federal and state authorities.