

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



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



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.

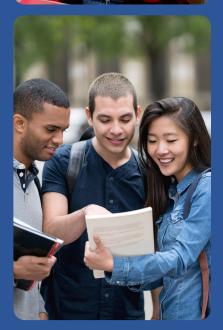
The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased with the exception of International Visiting Scholars. Home study, correspondence, and online courses do not fulfill the eligibility requirements 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.







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

Room and Board Expense

(Deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER Maximum Benefit \$500,000 Per Injury or Sickness Deductible \$200 \$200 Per Insured Person, Per Policy Year Out-of-Pocket Maximum \$2,000 \$2,000 Per Insured Person, Per Policy Year Outpatient Physician's 100% after a 80% after a Visits \$25 Copay per visit \$25 Copay per visit (Deductible waived) 80% after a 100% after a **Urgent Care Center** (Deductible waived) \$35 Copay per visit \$35 Copay per visit

Confinement Confinement Inpatient/Outpatient 100% 80% Surgery

100% after a

\$100 Copay per Hospital

100% after a 80% after a Diagnostic X-ray Services \$25 Copay per visit \$25 Copay per visit 100% after a 80% after a Laboratory Procedures

\$100 Copay per visit Medical Emergency 100% after a 80% after a Expenses \$300 Copay per visit \$300 Copay per visit (Copay waived if admitted)

\$100 Copay per visit

Prescription Drugs At pharmacies contracting with UnitedHealthcare Pharmacy Up to a 31-day supply \$5,000 maximum Tier 1: \$20 Copay Per Policy Year

Tier 2: \$40 Copay Tier 3: 50% Coinsurance (Deductible waived)

No Benefits

OUT-OF-NETWORK PROVIDER

80% after a \$100 Copay per Hospital

Coverage Periods & Rates

FALL SPRING/SUMMER 08/01/2025 - 01/22/2026 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.