

Messiah University

Undergraduate Student Coverage With Care



Eligibility

All University students are required to enroll in the Plan, unless comparable coverage is provided and approved during waiver period.

For more information, visit messiah.myahpcare.com.

Coverage Periods & Rates

	ANNUAL 08/01/2026 - 07/31/2027	SPRING/SUMMER 01/01/2027 - 07/31/2027
Enrollment Periods	07/01/2026 - 09/11/2026	12/07/2026 - 02/12/2027
Student	\$2,354	\$1,367
Spouse	\$2,354	\$1,367
One Child ¹	\$2,354	\$1,367

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

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

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

Coverage while traveling with Academic Emergency Services (AES)*

Optional Dental and Vision coverages



Questions

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



ID Cards

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

Messiah University 2026-2027

Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED 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	\$250	\$600
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$7,500	\$15,000
Family Out-of-Pocket Maximum For All Insureds in a Family, Per Policy Year	\$13,700	N/A
Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Outpatient Physician's Visits	80% after a \$25 Copay (Deductible waived)	80%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	80% after a \$150 Copay	80% after a \$150 Copay
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	100% (Deductible waived)	No Benefits
Prescription Drugs Up to 31 day supply per prescription (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$25 Copay Tier 2: \$60 Copay Tier 3: \$75 Copay	No Benefits

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

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.

*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.