

Metropolitan Community College

Student Health Insurance Plan

2025-2026



Eligibility

Metropolitan Community College requires that all F-1 international students obtain and maintain health insurance coverage while enrolled at the college. To assure compliance, all F-1 International students will be automatically enrolled in and charged the insurance premium for the Metropolitan Community College Student Health Insurance Plan.

A dependent may become eligible for coverage under the plan only when the student becomes eligible; or within 31 days of marriage, birth or adoption.

For more information, visit mccneb.myahpcare.com.

Coverage Periods & Rates

	FALL 8/16/2025 - 11/17/2025	WINTER 11/18/2025 - 2/23/2026	SPRING 2/24/2026 - 5/20/2026	SUMMER 5/21/2026 - 8/15/2026
Enrollment Periods	07/17/25 - 09/12/2025	10/22/2025 - 12/12/2025	01/29/2026 - 03/23/2026	04/23/2026 - 06/26/2026
Student	\$736.00	\$736.00	\$736.00	\$736.00
Spouse	\$736.00	\$736.00	\$736.00	\$736.00
Each Child ¹	\$736.00	\$736.00	\$736.00	\$736.00

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 mccneb.myahpcare.com

WHAT'S INCLUDED?

- Access to Academic Student Assistance Program (ASAP)
- Optional Dental and Vision coverages
- Academic Vision Care (AVC)
- Access to Medical and Mental Health Telemedicine Services
- Coverage while traveling with Academic Emergency Services (AES)*
- Cigna OAP PPO Network



Questions

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



ID Cards

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

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Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges
Benefit Maximum Per Insured Person, Per Policy Year	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$6,600	\$25,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$13,200	\$75,000
Hospital Care, includes Room and Board Expense Pre-Certification Required	80%	60%
Inpatient/Outpatient Surgery Pre-Certification Required	80%	60%
Physician Office Visits, including specialist	80%	60%
Rehabilitative Therapy, including Physical Therapy, Occupational Therapy and Speech Therapy Pre-Certification Required	80%	60%
Diagnostic Imaging Services Pre-Certification Required	80%	60%
Emergency Services	80% after a \$200 Copayment per visit	80% after a \$200 Copayment per visit
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	60%
Prescription Drugs 30 day supply per prescription (Deductible waived)	At pharmacies contracting with WellfleetRX®/ESI 75% after: Tier 1: \$15 Copayment Tier 2: \$45 Copayment Tier 3: \$75 Copayment Specialty Drugs: 75% after a \$150 Copayment	Not covered

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 mccneb.myaahpcare.com upon approval by federal and state authorities.

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 Wellfleet.

*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.