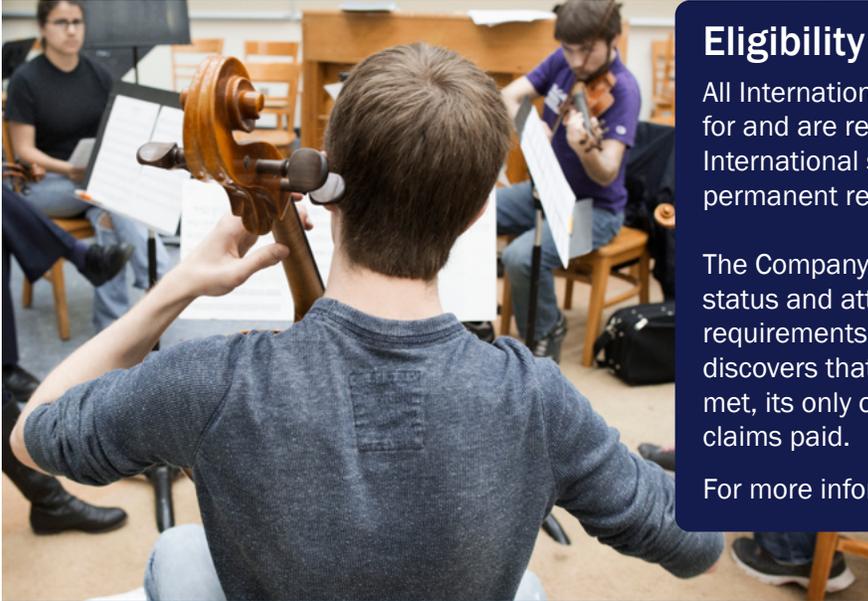


Musicians Institute

2025-2026

International Student Coverage With Care



Eligibility

All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

For more information, visit musicians.myahpcare.com.

Coverage Periods & Rates

| | FALL 10/01/2025 - 12/31/2025 | WINTER 01/01/2026 - 03/31/2026 | SPRING 04/01/2026 - 06/30/2026 | SUMMER 07/01/2026 - 09/30/2026 |
|-------------------------|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Student | \$411.00 | \$411.00 | \$411.00 | \$411.00 |
| Spouse/Domestic Partner | \$1,182.00 | \$1,182.00 | \$1,182.00 | \$1,182.00 |
| Each Child ¹ | \$603.00 | \$603.00 | \$603.00 | \$603.00 |

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 musicians.myahpcare.com

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Vision Care (AVC)

Optional Dental coverage through Guardian

Coverage while traveling with Academic Emergency Services (AES)*

UnitedHealthcare Options PPO Network

Peer-to-Peer Support with Kindly, Human



Questions

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



ID Cards

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

Musicians Institute 2025-2026

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 For each Injury or Sickness | | \$250,000 |
| Deductible Per Insured Person, Per Policy Year | \$100 | \$100 |
| Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year | \$5,000 | \$5,000 |
| Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year | \$10,000 | \$10,000 |
| Inpatient Physician's Visits | 100% | 80% |
| Outpatient Physician's Visits (Deductible waived) | 100% after a \$20 Copay per visit | 80% after a \$20 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 \$20 Copay per visit | 80% after a \$20 Copay per visit |
| Prescription Drugs Up to 31 day supply \$5,000 Maximum per Policy Year | At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50% Coinsurance (Deductible waived) | No Benefits |
| Preventive Care Services \$500 maximum per Policy Year For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/ | 100% (Deductible waived) | 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 musicians.myahpcare.com upon approval by federal and state authorities.

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

*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.