Musicians Institute

2026-2027

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 10/01/2026 - 12/31/2026	WINTER 01/01/2027 - 03/31/2027	SPRING 04/01/2027 - 06/30/2027	SUMMER 07/01/2027 - 09/30/2027
Student	$438.75	$438.75	$438.75	$438.75
Spouse/Domestic Partner	$1,260.75	$1,260.75	$1,260.75	$1,260.75
Each Child[1]	$642.75	$642.75	$642.75	$642.75

[1]Coverage 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

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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	$150	$300
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$5,000	$10,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	$10,000	$20,000
Inpatient Physician's Visits	100%	80%
Outpatient Physician's Visits (Deductible waived)	100% after a $30 Copay per visit	80% after a $30 Copay per visit
Urgent Care Center (Deductible waived)	100% after a $35 Copay per visit	80% after a $35 Copay per visit
Medical Emergency Expenses Copay waived if admitted	100% after a $250 Copay per visit	100% after a $250 Copay per visit
Room and Board Expense	100% after a $150 Copay per Hospital Confinement	80% after a $150 Copay per Hospital Confinement
Inpatient/Outpatient Surgery	100%	80%
Diagnostic X-ray Services & Laboratory Procuedures	100% after a $30 Copay per visit	80% after a $30 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: $25 Copay Tier 2: $60 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 frm the final policy of insurance, which will be available at musicians.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, 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), Part of the Brown & Brown Team, dba Academic Health Insurance Services.