



Nevada State University
Clinical Nursing Students

Student Coverage With Care 2026-2027

What's Included?



Aetna is the
Preferred
Provider
Network



Telehealth
solutions
through
Aetna Teladoc



Coverage
when
traveling



Access to
24-Hour
Nurse Line



Access to
Optional
Dental
Coverage



Academic
Emergency
Services
(AES)*



Eligibility

All registered **Clinical Nursing Students**, taking four (4) or more credits, are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted each term. Clinical Nursing Student accounts will be charged the Student Health Insurance Fee for the Fall, Spring, and Summer term.

Insured students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents.

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 nsu.myahpcare.com/additionalresources

For more information, visit nsu.myahpcare.com.

*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.

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 Aetna.

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 Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$350	\$700
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$10,600	\$21,200
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$17,100	\$34,200
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Physician and Specialist, including Consultants Office Visits	80% after a \$25 Copayment per visit	50% after a \$25 Copayment per visit
Diagnostic Testing	80%	50%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies including Cardiac and Pulmonary Therapy	80%	50%
Hospital Emergency Room Copayment waived if admitted	80% after a \$200 Copayment per visit	80% after a \$200 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	100% (Deductible waived)	50%
Prescription Drugs Up to a 30-day supply (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

Coverage Periods & Rates

	FALL 08/16/2026 - 12/31/2026	SPRING 01/01/2027 - 05/01/2027	SUMMER 05/02/2027 - 08/15/2027
Enrollment Dates	07/13/2026 - 09/11/2026	10/26/2026 - 02/05/2027	03/22/2027 - 05/21/2027
Waiver Deadlines	07/13/2026 - 09/11/2026	10/26/2026 - 02/05/2027	03/22/2027 - 05/21/2027
Student	\$1,644	\$1,443	\$1,263
Spouse	\$1,644	\$1,443	\$1,263
Each Child¹	\$1,644	\$1,443	\$1,263

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

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