

# Newman University

## Student Coverage With Care



### Eligibility

An eligible person is an individual who meets all the requirements of one of the covered classes shown below:

#### Class 1

A registered full time undergraduate or a graduate student attending classes who is a minimum age of 16 years and maximum of 64 years;

1. Student must have a current passport and be travelling outside their Home Country, and
2. Student must have a valid F1 visa. F1 visa holder on OPT are not eligible.

Or

A J1 valid visa holder who is outside their Home Country and is actively engaged in an educational activity and who is a minimum age of 16 years and a maximum age of 64 years, if you are one of the following:

1. Undergraduate student registered for and attending classes on a full-time basis; or
2. Graduate student; or
3. Scholar or researcher who is invited by an educational organization; or
4. Student involved in education, educational activities, or research related activities.

#### Class 2

The spouse or domestic partner of a Class 1 Insured Person

#### Class 3

The Dependent child(ren) of a Class 1 Insured Person

For more information, visit [newmanu.myahpcare.com](https://newmanu.myahpcare.com).

### Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING 01/01/2026 - 05/31/2026	SUMMER 06/01/2026 - 07/31/2026
Student	\$475.00	\$475.00	\$190.00
Spouse	\$1,538.75	\$1,538.75	\$615.50
Each Child	\$891.25	\$891.25	\$356.50

To view all enrollment and coverage periods available, please visit [newmanu.myahpcare.com](https://newmanu.myahpcare.com)

### WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Tuition reimbursement through Tuition Secure

Coverage while traveling with Academic Emergency Services (AES)\*

The PPO Network is the First Health Network



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [newmanu.myahpcare.com](https://newmanu.myahpcare.com)

# Newman University 2025-2026

## Benefits

(Deductible applies unless otherwise stated below)

Copayments do not apply to the Deductible or the Out-of-Pocket Maximum.

	PAYMENTS ARE BASED ON USUAL & CUSTOMARY CHARGES (U&C)
Benefit Maximum	\$300,000
Individual Deductible	\$100
Family Deductible	\$200
Individual Out-of-Pocket Maximum	\$6,000
Family Out-of-Pocket Maximum	\$12,000
<b>NOTE:</b> Pre-Existing Condition Limitation (six (6) month Lookback Period) <b>Student:</b> Pre-Existing Conditions are covered after a six (6) month Waiting Period. <b>Dependents:</b> Pre-Existing Conditions are covered after a six (6) month Waiting Period.	
<b>Physician Visit</b> Copayment waived at Student Health Center	80% after \$20 Copayment per visit
<b>Emergency Room and Medical Services</b> (Copayment waived if admitted)	80% after \$300 Copayment per visit
<b>Hospitalization (Room &amp; Board)</b>	80% after \$50 Copayment per admission
<b>Inpatient/Outpatient Surgery</b>	80%
<b>Diagnostic Testing</b> X-ray and Laboratory	80%
<b>Therapeutic Services</b> Physical, Chiropractic, Occupational, Vocational and Speech Therapy Maximum 20 Visits	80%
<b>Mental Health Office Visit</b>	75% of covered expenses for the first 40 visits per year, and 60% for any outpatient visits thereafter for that year
<b>Sports and Other Activities</b> \$10,000 Maximum per Injury of Insurance Includes intercollegiate, interscholastic, intramural or club sports only	80%
<b>Prescription Drugs</b> Up to a 31-day supply per prescription \$3,000 Maximum per Covered Person per Period of Insurance	At pharmacies contracting with Express Scripts 100% after a: Generic Drugs: \$20 Copayment Brand Name Drugs: \$50 Copayment
<b>Preventive Care and Annual Exams</b> Student Health Center payable at UCR For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)

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 [newmanu.myahpcare.com](https://newmanu.myahpcare.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 Sirius.

\*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.

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