



Ohio Wesleyan University

Student Coverage With Care 2025-2026

What's Included?



Academic
Student
Assistance
Program (ASAP)



Access to
Academic Vision
Care
(AVC)



Academic
Emergency
Services
(AES)*



Telehealth
solutions through
AcademicLiveCare
(ALC)



Coverage
when
traveling



Urgent
Care
Benefits



PPO is
Cigna PPO
Network

Ohio
Wesleyan
University



Eligibility

All Domestic Undergraduate students enrolled in 3.25 OWU credits per term, all International Students, and all Student Athletes are required to purchase the Plan unless proof of comparable coverage is provided by the appropriate deadlines.

Dependents are not eligible to enroll in the Plan.

Can I Waive?

Students have the option to waive if proof of comparable coverage is provided by the appropriate deadlines. In order to waive out of the Student Health Insurance Plan coverage, you will need to submit a waiver online at owu.myahpcare.com.

Dependent eligibility expires concurrently with that of the Insured student.

For more information, visit owu.myahpcare.com.

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 owu.myahpcare.com/additionalresources

*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.



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.

Benefits

(Deductible applies unless otherwise stated below)

Student Health Center: Benefits will be paid at 100% when services are provided at the Student Health Center.

	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Usual & Customary Charge</small>
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$250	\$500
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$5,000	\$10,000
Hospital Care Includes Room & Board Expenses & Intensive Care Pre-Certification Required	80%	60%
Inpatient/Outpatient Surgery Pre-Certification Required	80%	60%
Physician's Office Visits Including Specialists and Consultants	100% after a \$25 Copayment per visit (Deductible waived)	80%
Rehabilitation Therapy Including Physical and Occupational Therapy, Speech Therapy and Inhalation Therapy	80%	60%
Diagnostic Complex Imaging Services Pre-Certification Required	80%	60%
Emergency Services	80% after a \$200 Copayment per visit	80% after a \$200 Copayment per visit
Prescription Drugs (Deductible waived) Up to a 30-day supply per prescription	At pharmacies contracting with Wellfleet Rx/ESI 100% after a: Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment Specialty Drugs: 50%	100% after a: Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment Specialty Drugs: 50%
Preventive Services For more information, please visit healthcare.gov/coverage/ preventive-care-benefits	100% (Deductible waived)	80%

Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER (New Students) 01/01/2026 - 07/31/2026
Waiver Periods	06/30/2025 - 09/05/2025	11/16/2025 - 01/30/2026
Student	\$968	\$1,342

To view all waiver and coverage periods available, please visit owu.myahpcare.com.

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