




Ohio Wesleyan University


# Student Coverage With Care 2026-2027




## 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 UnitedHealthcare Choice Plus Network

The new insurance carrier for 2026-2027 is UnitedHealthcare.

### 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](http://owu.myahpcare.com).

Dependent eligibility expires concurrently with that of the Insured student.

For more information, visit [owu.myahpcare.com](http://owu.myahpcare.com).



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



**Insurance ID Card**  
To access your ID card, please visit [owu.myahpcare.com/additionalresources](http://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), 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 UnitedHealthcare.

## 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 Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on Allowed Amount
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
Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Outpatient Physician's Visits	100% after a \$25 Copay per visit (Deductible waived)	80%
Rehabilitation Therapy Including Physical and Occupational Therapy, Speech Therapy and Inhalation Therapy	80%	60%
Diagnostic X-Ray Services & Laboratory Procedures	80%	60%
Medical Emergency Expenses Copay waived if admitted	80% after a \$200 Copay per visit	80% after a \$200 Copay per visit
Prescription Drugs (Deductible waived) Up to a 30-day supply per prescription	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a: Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: \$60 Copay Specialty Drugs: 50%	100% after a: Generic Drug: \$20 Copay Brand-name Drug: \$40 Copay
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	80%

## Coverage Periods & Rates

	FALL 08/01/2026 - 12/31/2026	SPRING/SUMMER (New Students) 01/01/2027 - 07/31/2027
Waiver Periods	06/30/2026 - 09/05/2026	11/16/2026 - 01/22/2027
Student	\$1,017	\$1,408

To view all waiver and coverage periods available, please visit [owu.myahpcare.com](https://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](https://owu.myahpcare.com) upon approval by federal and state authorities.

