



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.

For more information, visit rcc.myahpcare.com

PLAN HIGHLIGHTS

- The insurance carrier for 2026-2027 is UnitedHealthCare
- UnitedHealthcare Choice Plus is the Preferred Provider and will provide maximum benefits at lowest cost
- Telehealth solutions through AcademicLiveCare (ALC)
- Small Copayments for approved prescription medications
- Access to Academic Vision Care (AVC)
- Travel coverage through Academic Emergency Services (AES)*

KEY BENEFITS

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
	Payments are based on the Allowed Amount	Payments are based on the Allowed Amount
Maximum Benefit	\$250,000 per Person, per Policy Year	
Deductible	\$150 per Person, per Policy Year	\$300 per Person, per Policy Year
Out-of-Pocket Maximum	\$5,000 per Person, per Policy Year	\$10,000 per Person, per Policy Year
Outpatient Physician's Visits	100% after a \$30 Copayment per visit (waived at campus health center)	80% after a \$30 Copayment per visit
Urgent Care Center	100% after a \$35 Copayment per visit	80% after a \$35 Copayment per visit
Room and Board Expense	100% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Medical Emergency Expenses (waived if admitted)	100% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Prescription Drugs Limited to a 31-day supply for initial fill or refill Including oral contraceptives and devices \$5,000 Maximum per Policy Year	100% after a Tier 1: Generic: \$25 Copayment Tier 2: Brand Name: \$60 Copayment Tier 3: Non-Preferred Brand Name: 50% Coinsurance	No Benefits

COVERAGE PERIODS & RATES

	ANNUAL 07/15/2026 - 07/14/2027	FALL 07/15/2026 - 01/14/2027	SPRING/SUMMER 01/15/2027 - 07/14/2027
Student	\$1,791.00	\$895.50	\$895.50
Spouse/Domestic Partner	\$4,899.00	\$2,449.50	\$2,449.50
One Child	\$2,478.00	\$1,239.00	\$1,239.00
Two or More Children	\$4,956.00	\$2,478.00	\$2,478.00

STUDENT
COVERAGE WITH
CARE

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

Academic HealthPlans, Inc. (AHP), Part of 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 Insurance Company. CA License #0H6406

*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 Brown & Brown Team, dba Academic Health Insurance Services.