



University of Redlands

# Student Coverage With Care

## 2025-2026

### What's Included?



Access to  
Optional Dental  
Coverage



Access to  
Academic Vision  
Care (AVC)



Cigna Open  
Access Plus is  
the Preferred  
Provider



Telehealth  
solutions  
through  
CareConnect



#### Questions

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



#### Insurance ID Card

To access your ID card, please visit [redlands.myahpcare.com/additionalresources](https://redlands.myahpcare.com/additionalresources)



### Eligibility

Any full-time student (9 credit hours or more) who is registered and attending classes at the University of Redlands is required to have adequate health insurance coverage. You will be automatically enrolled in the Student Health Insurance Plan (SHIP), unless you provide comparable coverage and submit a waiver by the Waiver Deadline Date. If you have other health insurance, such as coverage under your parent's or employer's insurance plan, and you do not wish to enroll in SHIP, you may submit a waiver application.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes.

Coverage for dependents is not available.

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



Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services is an independent company that provides program management and administrative services for the student health plans of Wellfleet. CA License #0H64806

## 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 Usual & Customary Charge
Individual Deductible Per Person, per Policy Year	\$250	
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$6,350	No Maximum
Physician's Office Visits Including Specialists/ Consultants	100% after a \$20 Copayment per visit (Deductible waived)	60%
Urgent Care Centers for Non-Life-Threatening Conditions	80%	80%
Emergency Services in an Emergency Department for Emergency Medical Conditions	100% after a \$50 Copayment per visit	100% after a \$50 Copayment per visit
Hospital Care Includes Hospital Room & Board Expenses and Miscellaneous Services & Supplies. Subject to Semi-Private room rate unless intensive care unit is required. Room & Board includes intensive care.	80%	60%
Inpatient and Outpatient Surgery Includes Surgeon Services, Anesthetist, and Assistant Surgeon	80%	60%
Diagnostic Imaging Services and Laboratory Procedures	80%	60%
Prescription Drugs Up to a 30-day supply (Deductible waived)	At pharmacies contracting with Wellfleet Rx  100% after a Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$75 Copayment Specialty: \$75 Copayment	60% after a Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$75 Copayment Specialty: \$75 Copayment <sup>1</sup>

<sup>1</sup>You must pay for prescriptions in full and then submit a claim for reimbursement.

## Coverage Periods & Rates

	ANNUAL 08/10/2025 - 08/09/2026	FALL 08/10/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 08/09/2026
Waiver Deadlines	09/20/2025	N/A	01/17/2026
Student	\$1,823	N/A	N/A

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 [redlands.myahpcare.com](https://redlands.myahpcare.com) upon approval by federal and state authorities.