2025-2026

Rockhurst University

Student Coverage With Care



Eligibility

Enrollment in the University-sponsored Student Health Insurance Plan (SHIP) is mandatory for all full-time undergraduate (12 credit hours or more), graduate (9 credit hours or more) students. Exceptions include full-time graduate students in the MBA, Data Analytics and Organizational Leadership program (accelerated option). Executive MBA, DO/MBA, MBA/PHY, RN to BSN, MSN, M.Ed., Ed.D and post-baccalaureate students who all may voluntarily enroll in this program. All graduate certificate programs are also exempt from the mandatory waiver. Part-time students, taking a minimum of **4 hours** per semester, may also enroll voluntarily in the health plan. **There is no dependent coverage available**.

Students must actively attend classes and remain enrolled with Rockhurst for the first 31 days of each term to be eligible for coverage.

For more information, visit **rockhurst.myahpcare.com**.

Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026		
Enrollment Periods	06/17/2025 - 09/08/2025	11/10/2025 - 01/26/2026	04/20/2026 - 06/02/2026		
Student	\$1,224	\$1,676	\$468		
To view all enrollment and coverage periods available, please visit rockhurst.myahpcare.com					
WHAT'S	Coverage when travelir	ng Access to Acader Services (AES)*	nic Emergency		



Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com



ID Cards

To access your ID Card, please visit rockhurst.myahpcare.com

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Benefits

(Deductible applies unless otherwise stated below)

	AETNA PPO Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Individual Deductible Per Person, Per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$7,500	\$15,000
Physician, Specialist including Consultants Office Visits	80% after a \$25 Copayment	60%
Urgent Care	80% after a \$25 Copayment	60%
Hospital Emergency Room	80% after a \$200 Copayment	80% after a \$200 Copayment
Prescription Drugs Up to 30-day supply per prescription (If you visit an Out-of-Network pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.) (Deductible waived)	At pharmacies contracting with Aetna 100% after: Generic: \$25 Copayment Preferred Brand-Name: \$65 Copayment Non-Preferred Brand-Name: \$100 Copayment	70% after: Generic: \$25 Copayment Preferred Brand-Name: \$65 Copayment Non-Preferred Brand-Name: \$100 Copayment

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 rockhurst.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 Aetna.

*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.