



San Diego State University

# Graduate Student Coverage With Care 2025-2026



## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Access to  
Dental and  
Vision  
Options



Academic  
Emergency  
Services (AES)\*



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



Small Copayment  
for approved  
prescription  
medications



The PPO  
Network is  
Aetna

## Eligibility

Graduate Student Health Insurance Plan (GSHIP) is designed to ensure that our graduate students have health, vision, and dental coverage to support their health and wellness throughout their course of study. The program ensures students have direct support in either obtaining affordable healthcare coverage, if they are not yet covered, or verifying their existing health insurance.

GSHIP is an opt-out program that offers health insurance through Aetna Student Health, the SDSU negotiated plan. The program requires that domestic (non-international) students at SDSU and SDSU Imperial Valley who are in a graduate or credential program have health insurance.

Graduate students enrolled in a degree program through SDSU Global Campus or those enrolled in a fully online program, are not subject to the requirement and not eligible to enroll in the SDSU negotiated health insurance plan.

Dependents are not eligible.

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



### 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 [sdsu.myahpcare.com/additionalresources](https://sdsu.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, dba Academic Health Insurance Services.



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 Aetna. 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 Recognized Charge
Benefit Maximum	Unlimited	
Deductible Per Student, per Policy Year	\$500	N/A
Maximum Out-of-Pocket Limit Per Student, per Policy Year	\$8,700	N/A
Physician Office Visits	75% after a \$30 Copayment	Not Covered
Urgent Care	75% after a \$30 Copayment	Not Covered
Hospital Room and Board	75% after a \$150 Copayment (Deductible waived)	Not Covered
Hospital Emergency Room	75% after a \$350 Copayment (Deductible waived)	75% after a \$350 Copayment (Deductible waived)
Diagnostic Complex Imaging Services	75%	Not Covered
Inpatient/Outpatient Surgery	75%	Not Covered
Prescription Drugs, including Specialty Drugs Up to 30-day supply (Deductible waived)	100% after a  Preferred Generic: \$20 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand Name: \$65 Copayment Specialty Drug: \$150 Copayment	Not Covered
Preventive Care For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	Not Covered

## Coverage Periods & Rates

	FALL 08/15/2025 - 01/15/2026	SPRING/SUMMER 01/16/2026 - 08/14/2026
Enrollment Periods	07/08/2025 - 09/08/2025	11/18/2025 - 01/06/2026
Student	\$1,800	\$2,466

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