



Saint Martin's University

# Student Coverage With Care 2025-2026

## What's Included?



Aetna  
PPO  
Network



Access to  
Dental and  
Vision  
Options



Coverage when  
traveling through  
OnCall Travel  
Assistance



Telehealth  
solutions  
through  
TeleDoc



## Eligibility

All Domestic students enrolled half-time or more attending Saint Martin's University on the Lacey Campus are automatically enrolled in this insurance plan, unless proof of comparable coverage is furnished by the waiver deadline.

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

## Waiver

If you have insurance that is comparable to the Student Health Insurance Plan (i.e. through an employer, spouse, parent/guardian, scholarship, etc.), and DO NOT want to take part in your school's plan, you must complete the online waiver application process at [stmartin.myahpcare.com](https://stmartin.myahpcare.com) by the waiver deadline or you will be responsible for the premium charge. Waivers are good for the academic year provided that the coverage listed has not changed.



## 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  
[stmartin.myahpcare.com/additionalresources](https://stmartin.myahpcare.com/additionalresources)



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.

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Recognized Charge</small>
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$9,100	\$18,200
Hospital Room & Board Expense	80% per admission	60% per admission
Inpatient/Outpatient Surgery	80% per visit	60% per visit
Physician, specialist including Consultants office visits	80% per visit	60% per visit
Outpatient Diagnostic Testing	80% per visit	60% per visit
Outpatient physical, occupational, speech & cognitive therapies (including Cardiac & Pulmonary Therapy)	80% per visit	60% per visit
Hospital Emergency Room (Deductible waived)	100% after a \$100 Copayment per visit	100% after a \$100 Copayment per visit
Prescription Drugs, includes specialty drugs Up to a 30 day supply (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$25 Copayment Preferred Brand-Name: \$60 Copayment Non-Preferred Brand-Name: \$100 Copayment	50% after a Generic: \$25 Copayment Preferred Brand-Name: \$60 Copayment Non-Preferred Brand-Name: \$100 Copayment
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% per visit (Deductible waived)	60% per visit

## Premium Costs\*\* & Coverage Periods

(\*\*Below rates are subject to change pending final approval by the State of Washington)

	FALL 08/31/2025 - 01/07/2026	SPRING/SUMMER 01/08/2026 - 08/30/2026
Enrollment/Waiver Periods	07/18/2025 - 09/15/2025	12/05/2025 - 02/02/2026
Student	\$1,294	\$2,331

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