

Texas Woman's University

Student Health Insurance Plan

2026-2027



Eligibility

Undergraduate students taking nine (9) credit hours (three (3) hours in the summer) and graduate students taking six (6) or more credit hours are eligible to enroll in the Student Health Insurance Plan.

Denton & Dallas Student Health Services

The Policy Deductible will be waived and the following Copay will apply for Covered Medical Expenses incurred at the Denton & Dallas Student Health Services:

Office Visits: \$8 Copay

Laboratory Services and Procedures: \$10 Copay

TWU Student Health Services
604 Administration Drive, Ste. 120
Denton, TX 76204
1 (940) 898-3826

Houston Location

The Policy Deductible will be waived and benefits will be paid at 80% for Covered Medical Expenses incurred at the Houston locations.

University of Texas Health Services
7000 Fannin St., #1620 (UTHS)
Houston, TX 77030
1 (713) 500-3267

For more information, visit twu.myahpcare.com.

What's Included?

- Access to Academic Student Assistance Program (ASAP)
- Access to AcademicLiveCare (ALC)
- Access to Academic Emergency Services (AES)*
- Coverage when traveling

*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 the Brown & Brown Team

Questions

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

Insurance ID Card

To access your ID card, please visit
twu.myahpcare.com/additionalresources

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

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare.



Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on Allowed Amount
Benefit Maximum Per Insured Person, Per Policy Year	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$2,000	\$4,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$8,500	\$20,000
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Physician's Visits	80%	50%
Physiotherapy	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Medical Emergency Expenses Copay will be waived if admitted (Deductible waived)	80% after a \$300 Copay per visit	80% after a \$300 Copay per visit
Preventive Care Services For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	50%
	At pharmacies contracting with UnitedHealthcare Pharmacy	
	100% after a	
	Tier 1: \$20 Copay	
	Tier 2: \$60 Copay	
	Tier 3: 20% Coinsurance	
Medical Emergency Expenses Copay will be waived if admitted (Deductible waived)		80% after a \$300 Copay per visit

Coverage Periods & Rates

	FALL 08/17/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 08/16/2027	SUMMER 06/01/2027 - 08/16/2027
Open Enrollment	07/21/2026 - 09/09/2026	12/11/2026 - 01/27/2027	05/05/2027 - 06/30/2027
Student	\$2,316	\$3,856	\$1,302

To view all enrollment and coverage periods available, please visit twu.myahpcare.com.