



Eligibility

All registered students in the College of Arts and Sciences (CAS) are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan and charged premium unless proof of comparable coverage is provided by completing the waiver.

All registered students (except CAS students) taking 6 or more credits and students in Business and Graduate Studies (BGS), School of Education (EDU), School of Professional Studies (SPS), and School of Nursing and Health Professionals (except those who began as CAS students) are eligible to enroll in this Student Health Insurance Plan on a voluntary basis.

For more information, visit trinitydc.myahpcare.com.

What's Included?

- Academic Emergency Services (AES)*
- Optional Dental Coverage
- Optional Vision Coverage
- PPO is Cigna Network

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



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
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year (When Treatment is rendered at the Student Health Center, the Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred and applicable to Preventive Services)	\$1,100	\$2,200
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$6,600	\$6,600
Family Out-of-Pocket Maximum Per Family, per Policy Year	\$13,200	No Maximum
Hospital Care, Includes Hospital Room and Board Expenses Pre-Certification Required	70%	60%
Inpatient/Outpatient Surgery Pre-Certification Required	70%	60%
Physician's Office Visits, including Specialists and Consultants	70%	60%
Diagnostic Imaging Services Pre-Certification Required	70%	60%
Laboratory Procedures (Outpatient)	70%	60%
Emergency Services	70% after a \$150 Copayment per visit	70% after a \$150 Copayment per visit
Preventive Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	100% (Deductible waived)	60%
Prescription Drugs (Deductible waived) Up to a 34-day supply	At pharmacies contracting with Wellfleet Rx/ESI 70% after: Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$70 Copayment Specialty Drugs: \$70 Copayment	60% after: Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$70 Copayment Specialty Drugs: \$70 Copayment

Coverage Periods & Rates - College of Arts and Sciences

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER (NEW STUDENTS ONLY) 01/01/2026 - 07/31/2026
Student	\$882	\$1,223

Coverage Periods & Rates - All Registered Students

	ANNUAL 08/01/2025 - 07/31/2026	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Student	\$2,105	\$882	\$1,223

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