Trinity Washington University

Student Health Insurance Plan

2026-2027

Aetna Insurance Company will be the new insurance provider for the 2026–2027 plan year.

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
- Aetna Open Choice PPO will provide maximum benefits at lowest cost

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.

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

*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.

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 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
Hospital Room and Board Expense	70%	60%
Inpatient/Outpatient Surgery	70%	60%
Physician, Specialist including Consultants Office Visits	70%	60%
Diagnostic X-ray Services & Laboratory Procedures	70%	60%
Laboratory Procedures (Outpatient)	70%	60%
Medical Emergency Expenses	70% after a $150 Copayment per visit	70% after a $150 Copayment per visit
Preventive Care 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	70% after: Generic: $20 Copayment Preferred Brand-Name: $50 Copayment Non-Preferred Brand-Name Drug: $70 Copayment Specialty Drugs: $70 Copayment	60% after: Generic: $20 Copayment Preferred Brand-Name: $50 Copayment Non-Preferred Brand-Name Drug: $70 Copayment Specialty Drugs: $70 Copayment

Coverage Periods & Rates - College of Arts and Sciences

	FALL 08/01/2026 - 12/31/2026	SPRING/SUMMER (NEW STUDENTS ONLY) 01/01/2027 - 07/31/2027
Student	$807	$1,118

Coverage Periods & Rates - All Registered Students

	ANNUAL 08/01/2026 - 07/31/2027	FALL 08/01/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 07/31/2027
Student	$1,925	$807	$1,118

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