



Trinity University

Student Coverage With Care 2025-2026



What's Included?



Academic
Student
Assistance
Program (ASAP)



Access to
Academic
Vision Care
(AVC)



Academic
Emergency
Services
(AES)*



Telehealth
solutions through
AcademicLiveCare
(ALC)



Coverage
when
traveling



Access to a
broad network
from Cigna Open
Access Plus

Eligibility

All registered students, taking nine (9) or more credit hours and graduate students enrolled in full-time graduate studies, are automatically enrolled in this insurance Plan unless proof of comparable coverage is furnished.

To comply with the mandatory health insurance requirement all students will be billed for annual coverage of the Student Health Plan in July 2025.

A completed and approved online waiver form allows you to decline coverage and have the charge removed from your student billing account. If the waiver is not completed by the deadline, you will be enrolled in the Student Health Plan and the corresponding charge cannot be canceled.

Can I Waive / Can I Opt-Out?

If you have other personal health insurance and don't want the Student Health Plan, you must submit an online insurance waiver annually.

The waiver is available beginning in July through the end of add/drop, approximately one (1) week after classes begin. A completed waiver allows you to decline coverage and have the charge removed. Instructions will accompany your university bill. During the waiver period the waiver will be available online at trinity.myahpcare.com.

For more information, visit trinity.myahpcare.com.

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 trinity.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.



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 Wellfleet.

Benefits

(Deductible applies unless otherwise stated below)

Student Health Center Benefits: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred based on an approved fee schedule when treatment is rendered at the Student Health Center.

	IN-NETWORK PROVIDER Uses Cigna Network Payments are based on the Negotiated Charge for Covered Medical Expenses	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Rate for Covered Medical Expenses
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$350	\$700
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,000	\$15,000
Family Out-of-Pocket Maximum Per Family, per Policy Year	\$16,000	\$30,000
Hospital Care, Includes hospital room and board expense Pre-Authorization Required	80%	60%
Inpatient/Outpatient Surgery Pre-Authorization Required	80%	60%
Physician's Office Visits, Including Specialists and Consultants	100% after a \$40 Copayment (Deductible waived)	60%
Diagnostic Imaging Services Pre-Authorization Required	80%	60%
Laboratory Procedures	80%	60%
Emergency Care Services	80% after a \$75 Copayment	80% after a \$75 Copayment
Preventive Services For more information, visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	50%
Prescription Drugs (Deductible waived) Up to a 30-day supply	At pharmacies contracting with Wellfleet Rx/ESI 100% after: Tier 1: \$15 Copayment Tier 2: \$45 Copayment Tier 3: \$80 Copayment Specialty Drugs: \$80 Copayment	100% after: Tier 1: \$15 Copayment Tier 2: \$45 Copayment Tier 3: \$80 Copayment Specialty Drugs: \$80 Copayment

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER 01/01/2026 - 07/31/2026
Open Enrollment	07/08/2025 - 09/04/2025	12/01/2025 - 01/22/2026
Student	\$2,361	\$1,371
Spouse	\$2,361	\$1,371
Each Child ¹	\$2,361	\$1,371

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

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