

Student Coverage With Care



Eligibility

Eligible Persons

All International students, scholars, visiting faculty or other persons with a current passport or non-immigrant visa, temporarily located outside his or her home country as a non-resident alien and; a) is engaged in educational activities; b) has not obtained permanent residency status in the United States; and c) is not a U.S. Citizen. Coverage under this program is mandatory unless the Eligible Person waives coverage. Proof of comparable coverage may be required.

Eligible Dependents

Eligible persons include legal spouse or civil union partner or Qualified Domestic Partner and dependent children who are under age 26 of Eligible Persons for whom application is made. This includes the dependent children of a civil union partner or Qualified Domestic Partner.

For more information, visit uafs.myahpcare.com.

Coverage Periods & Cost

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Student	\$636.25	\$890.75	\$254.50
Spouse/Domestic Partner	\$1,075.00	\$1,505.00	\$430.00
Each Child ¹	\$833.00	\$1,166.00	\$333.16

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

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

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

Access to First Health PPO network

Coverage while traveling with Academic Emergency Services (AES)*

Tuition reimbursement through Tuition Secure

Access to Academic Vision Care (AVC)



Questions

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



ID Cards

To access your ID Card, please visit uafs.myahpcare.com

University of Arkansas - Fort Smith 2025-2026

Benefits

(Deductible applies unless otherwise stated below. Copayments do not apply to the Deductible or the Out-of-Pocket Maximum)

PREFERRED PROVIDER Payments are based on the Allowable Charges	
Benefit Maximum Per Covered Person, per Policy Year	\$250,000
Annual Deductible Per Covered Person, per Policy Year	\$100
Physician Office Visit or Consultation by Specialist (Copayment waived at the Student Health Center)	100% after a \$20 Copayment per visit (Deductible Waived)
Urgent Care Center	100% after a \$35 Copayment per visit
Emergency Room and Medical Services (Copayment waived if admitted)	100% after a \$100 Copayment per visit
Inpatient/Outpatient Surgery	100%
Diagnostic X-Ray Services and Laboratory Procedures	100%
Therapeutic Services Physical, Chiropractic, Occupational, Vocational and Speech Therapy	100% Up to 20 visits per coverage year
Mental Health Office Visit	75% after a \$20 Copayment of covered expenses for the first 40 visits per year, and 60% for any outpatient visits thereafter for that year
Sports and Other Activities \$2,500 Maximum per injury	100%
Prescription Drugs Up to a 31-day supply per prescription	50%
Preventive Care Student Health Center payable at UCR* For more information please visit healthcare.gov/preventive-care-benefits/	100% (Deductible Waived)

NOTE: Pre-Existing Condition Limitation (6 month Lookback Period) Student: Pre-Existing Conditions are covered without a Waiting Period.

NOTE: Pre-Existing Condition are covered up to a benefit maximum of \$2,500 per policy year.

*Usual and Customary Charges

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

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 Sirius.

*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.

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