Pending Carrier Approval

The University of Alabama in Huntsville

Student Coverage With Care 2026-2027

What's Included?

- Academic Student Assistance Program (ASAP)
- Access to Dental and Vision Options
- Academic Emergency Services (AES)*
- Telehealth solutions through AcademicLiveCare (ALC)
- Coverage when traveling
- Network is BlueCard PPO

BlueCross BlueShield of Alabama

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

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 uah.myahpcare.com/additionalresources

Eligibility

Domestic Undergraduate Students enrolled in six or more semester hours and Domestic Graduate Students not on assistantship enrolled in three or more semester hours are eligible to enroll in this insurance plan on a voluntary basis.

Exceptions may be given for students in a registered experiential learning opportunity. All students eligible to enroll should live locally and not be in a fully online program. All International Students are automatically enrolled in this insurance plan at registration. J1 Exchange Visitors are required to provide proof of comparable insurance or purchase this insurance plan. Visiting Scholars are eligible to enroll in this insurance plan starting the first day of the month of their program. Graduate Students on Assistantship may choose to opt-in to this plan and will subsequently be enrolled by their departments.

Eligible students who do enroll, may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

For more information, visit uah.myahpcare.com.

*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.

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 Blue Cross and Blue Shield of Alabama.

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, per Plan Coverage Period	Unlimited	
Deductible Per Insured Person, per Plan Coverage Period	$200	$300
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	$6,350	N/A
Family Out-of-Pocket Maximum For all Insured in a Family, per Plan Coverage Period	$12,700	N/A
Inpatient Hospital Precertification Required	90%	70% In Alabama: Covered only for medical emergency services and accidental injury
Student Health Center (SHC) Services (including in-house labs and diagnostics)	100%, after $20 office visit Copay, No Deductible	N/A
Outpatient Surgery (Including Ambulatory Surgical Centers)	90%	50% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	90%	50%
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray (Services provided under physician benefits)	90%	50%
Rehabilitative and Habilitative Occupational, Physical and Speech Therapy	90%	50%
Emergency Room (Medical Emergency)	90%	90%
Prescription Drugs Maintenance drugs - up to 90-day supply may be purchased, but Copayment applies for each 30-day supply. Prescription drugs (other than maintenance drugs) - up to a 30-day supply.	Prime Participating Retail Network No Deductible 100% after Copayment Tier 1 & 2: $10 Copay Tier 3: $40 Copay Tier 4: $50 Copay Tier 5: $200 Copay Tier 6: $250 Copay	Not Covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	100% No Deductible	Not Covered

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

Coverage Periods & Rates - International Students and Graduate Students on Assistantship

	FALL 08/12/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 08/12/2027	SUMMER 05/11/2027 - 08/12/2027
Enrollment Periods	07/30/2026 - 09/24/2026	12/15/2026 - 02/09/2027	04/20/2027 - 06/15/2027
Student	$596.40	$940.80	$394.80
Spouse	$596.40	$940.80	$394.80
One Child	$596.40	$940.80	$394.80
Two or More Children	$1,192.80	$1,881.60	$789.60

Coverage Periods & Rates - Domestic Undergraduates and Domestic Graduate Students Not on Assistantship

	FALL 08/12/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 08/12/2027	SUMMER 05/11/2027 - 08/12/2027
Enrollment Periods	07/30/2026 - 09/24/2026	12/15/2026 - 02/09/2027	04/20/2027 - 06/15/2027
Student	$651.40	$1,027.80	$429.80
Spouse	$651.40	$1,027.80	$429.80
One Child	$651.40	$1,027.80	$429.80
Two or More Children	$1,302.80	$2,055.60	$859.60

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