



University of Arkansas - International

# Student Coverage With Care 2025-2026

## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Access to  
Dental & Vision  
Options



Academic  
Emergency  
Services (AES)\*



UnitedHealthcare  
Choice Plus PPO  
Network



Coverage  
when  
traveling



Access to  
Telemedicine  
through  
AcademicLiveCare  
(ALC)



## Eligibility

Full time Graduate Assistants and Teaching Assistants are automatically given the opportunity to "ACCEPT" insurance each semester. The University pays for 66.6% of the cost of insurance as a fringe benefit for 12 months.

All other Graduate and Undergraduate International students are charged for health insurance on their student account each semester. You are required to pay the insurance fee unless proof of comparable insurance coverage is furnished and approved. The deadline to submit proof of other health insurance is 09/26/2025. In order to receive a qualifying waiver, you must go to [uark.myahpcare.com](https://uark.myahpcare.com) and click on the waiver tab to complete the on-line waiver. The guidelines to qualify for a waiver are also posted at this website.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

The deadline to add dependents for Fall is 09/26/2025 and for Spring/Summer is 02/27/2026.

For more information, visit [uark.myahpcare.com](https://uark.myahpcare.com).

## Dental & Vision Coverage

As an Undergraduate or Graduate student at The University of Arkansas, you may choose to enroll in the Voluntary Dental PPO or the Voluntary Vision PPO offered through Cigna. You do not need to be a participant in the Medical Student Health Insurance Plan to participate in the dental or vision plan. Visit [uark.myahpcare.com/dentalvisionbenefits](https://uark.myahpcare.com/dentalvisionbenefits) to view cost, open enrollment dates and benefits.

## Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

## Insurance ID Card

To access your ID card, please visit [uark.myahpcare.com/additionalresources](https://uark.myahpcare.com/additionalresources)



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 UnitedHealthcare Insurance Company.

## Benefits

(Deductible applies unless otherwise stated below)

**Pat Walker Health Center:** The Deductible will be waived and benefits will be paid at 100% of billed charges when treatment is rendered at the PWHC. Laboratory test and procedures that are completed and analyzed at the PWHC will be paid at 100%. Any tests sent to a reference laboratory are subject to the Policy Deductible and Coinsurance. Children are not eligible to be seen at the PWHC. There is a \$35 Copay for an office visit at the health center.

	PREFERRED PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
Deductible Per Insured Person, per Policy Year		\$300
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$8,700
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year		\$17,400
Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Outpatient Physician's Visits	100% after a \$45 Copay per visit (Deductible applies)	60%
Diagnostic X-Ray Services	80%	60%
Laboratory Procedures	80% after a \$30 Copay per visit (Deductible applies)	60%
Medical Emergency Expenses (Copay waived if admitted)	80% after a \$250 Copay per visit (Deductible applies)	80% after a \$250 Copay per visit (Deductible applies)
Preventive Care Services For more information, please visit: <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	75%
Prescription Drugs, (Deductible waived) Up to a 31-day supply per prescription	At pharmacies contracting with UnitedHealthcare or Collier Pharmacy  100% after: Tier 1: \$15 Copay Tier 2: \$40 Copay Tier 3: \$60 Copay	No Benefits

## Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 05/16/2026 - 07/31/2026
Open Enrollment	06/13/2025 - 09/26/2025	12/05/2025 - 02/27/2025	04/03/2026 - 06/12/2026
Student	\$1,183	\$1,641	\$597
Spouse	\$1,183	\$1,641	\$597
Child	\$1,183	\$1,641	\$597
Two or More Children	\$2,366	\$3,282	\$1,194

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 [uark.myahpcare.com](https://uark.myahpcare.com) upon approval by federal and state authorities.