

University of Central Florida

Domestic Students

Student Coverage With Care



UNIVERSITY OF
CENTRAL FLORIDA



Eligibility

All eligible College of Graduate Studies supported students are eligible to enroll in this insurance plan at registration, subject to the insurance requirements as outlined by the University. Credit hour requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online.

Eligible Dependents, including Domestic Partners of enrolled students may participate in this plan on a voluntary basis.

For more information, visit ucf.myahpcare.com.

Coverage Periods & Rates

	ANNUAL 08/15/2026 - 08/14/2027	FALL 08/15/2026 - 12/31/2026	SPRING 01/01/2027 - 05/07/2027	SPRING/ SUMMER 01/01/2027 - 08/14/2027	SUMMER 05/08/2027 - 08/14/2027
Enrollment Periods	06/30/2026 - 09/27/2026	06/30/2026 - 09/27/2026	10/01/2026 - 02/15/2027	10/01/2026 - 02/15/2027	02/25/2027 - 06/26/2027
Student	\$4,267	\$1,625	\$1,485	\$2,642	\$1,157
Spouse	\$4,267	\$1,625	\$1,485	\$2,642	\$1,157
Each Child ¹	\$4,267	\$1,625	\$1,485	\$2,642	\$1,157

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 ucf.myahpcare.com.

WHAT'S INCLUDED?

UnitedHealthcare Choice Plus is the Preferred Provider and will provide maximum benefits at lowest cost

Access to Academic Student Assistance Program (ASAP)

Access to Academic Vision Care (AVC)

Academic Live Care (ALC)

Academic Emergency Services (AES)*



Questions

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



ID Cards

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

University of Central Florida - Domestic Students 2026-2027

Benefits

(Deductible applies unless otherwise stated below)

***Student Health Center:** The Copayments will be waived when treatment is rendered at the Student Health Center. This applies to insured students only.

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum	Unlimited	
Individual Deductible Per Person, Per Policy Year	\$750	\$1,500
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$10,600	\$21,800
Family Out-of-Pocket Maximum For All Insureds in a Family, Per Policy Year	\$16,900	\$35,800
Room and Board Expense	70% after a \$250 Copay	50% after a \$250 Copay
Inpatient/Outpatient Surgery	70%	50%
Outpatient Physician's Visits	100% after a \$40 Copay* (Deductible waived)	50%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	70% after a \$200 Copay	70% after a \$200 Copay
Urgent Care Center (Deductible waived)	70% after a \$50 Copay	50% after a \$50 Copay
Diagnostic X-ray Services & Laboratory Procedures	70% after a \$40 Copay* (Deductible waived)	50%
Mental Health and Substance Use Disorder Treatment Office Visits	100% after a \$40 Copay* (Deductible waived)	50%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	No Benefits
Prescription Drugs Up to a 30-day supply \$350 Prescription Deductible <u>UCF Student Health Center Pharmacy</u> (Deductible waived) 100% after: Tier 1: \$20 Copay Tier 2: \$100 Copay Tier 3: \$150 Copay Specialty \$200 Copay	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after: Tier 1: \$20 Copay Tier 2: \$100 Copay Tier 3: \$150 Copay Specialty: \$200 Copay	50%

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 ucf.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 of UnitedHealthcare.

*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.

AHP (26) UHC-UCFW