

University of Central Florida

Hard Waiver Students

Student Coverage With Care



UNIVERSITY OF
CENTRAL FLORIDA



Eligibility

All eligible international students with F-1 or J-1 visas, College of Graduate Studies supported students, and individuals on Optional Practical Training 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 08/15/2025 - 08/14/2026	FALL 08/15/2025 - 12/31/2025	SPRING 01/01/2026 - 05/07/2026	SPRING/ SUMMER 01/01/2026 - 08/14/2026	SUMMER 05/08/2026 - 08/14/2026
Enrollment Periods	06/30/2025 - 09/27/2025	06/30/2025 - 09/27/2025	10/01/2025 - 02/15/2026	10/01/2025 - 02/15/2026	02/25/2026 - 06/26/2026
Student	\$3,802.00	\$1,448.00	\$1,322.00	\$2,354.00	\$1,031.00
Spouse	\$3,802.00	\$1,448.00	\$1,322.00	\$2,354.00	\$1,031.00
Each Child ¹	\$3,802.00	\$1,448.00	\$1,322.00	\$2,354.00	\$1,031.00

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?

Aetna Open Access Managed Choice 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 - Hard Waiver Students 2025-2026

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.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Person, Per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$8,700	\$17,900
Family Out-of-Pocket Maximum For All Insureds in a Family, Per Policy Year	\$16,900	\$35,800
Hospital Room and Board Expense	80% after a \$250 Copayment	60% after a \$250 Copayment
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist, including Consultants Office Visits	80% after a \$40 Copayment* (Deductible waived)	60%
Hospital Emergency Room (Deductible waived)	80% after a \$200 Copayment	80% after a \$200 Copayment
Urgent Care (Deductible waived)	80% after a \$50 Copayment	80% after a \$50 Copayment
Labs, Diagnostic Testing & Radiological Services	80% after a \$40 Copayment* (Deductible waived)	60%
Mental Health and Substance Abuse Treatment Office Visits	100% after a \$40 Copayment* (Deductible waived)	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	Not Covered
Prescription Drugs Up to a 30-day supply \$250 Prescription Deductible <u>UCF Student Health Center Pharmacy</u> (Deductible waived) 100% after: Preferred Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$60 Copayment Non-Preferred Brand-Name Drug: \$100 Copayment	At pharmacies contracting with Aetna 100% after: Preferred Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$100 Copayment Non-Preferred Brand-Name Drug: \$150 Copayment	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), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Aetna.

*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.

AHP (25) Aetna-UCFHW