

# University of Dallas - Domestic

## Student Health Insurance Plan

2025-2026



### Eligibility

All degree-seeking undergraduate students taking 12 or more credit hours will be automatically enrolled in the University of Dallas Student Health Insurance Plan unless proof of comparable coverage is furnished. Domestic seminary students, domestic graduate students, undergraduate students taking less than 12 credit hours, online students, students attending University of Dallas at Distance Learning Centers, or taking home study or correspondence courses are NOT eligible to enroll in this Plan.

An eligible student must attend classes at the Policyholder's school for at least the first 31 days of the period for which he or she is enrolled and/or pursuant to his or her visa requirements for the period for which coverage is elected.

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.

Dependent eligibility expires concurrently with that of the Insured student.

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

### What's Included?

- Access to AcademicLiveCare (ALC)
- Access to Academic Vision Care (AVC)
- Access to Academic Student Assistance Program (ASAP)
- CleverRX Prescription Discount Plan
- Coverage when traveling
- Academic Emergency Services (AES)\*
- Optional Dental Coverage
- PPO is Cigna Network

### 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  
[udallas.myahpcare.com/additionalresources](https://udallas.myahpcare.com/additionalresources)

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 [udallas.myahpcare.com](https://udallas.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 Wellfleet.

\*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 dba Academic Health Insurance Services.

AHP (25) WF-UD-DOM



## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Rate
<b>Benefit Maximum</b> Per Insured Person, per Policy Year	Unlimited	
<b>Individual Deductible</b> Per Insured Person, per Policy Year (When Treatment is rendered at the Student Health Center, the Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred and applicable to Preventive Services)	\$300	\$600
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, per Policy Year	\$6,850	\$12,700
<b>Family Out-of-Pocket Maximum</b> Per Family, per Policy Year	\$13,700	\$25,400
<b>Hospital Care,</b> Includes hospital room and board expense Pre-Authorization Required	80%	60%
<b>Inpatient/Outpatient Surgery</b> Pre-Authorization Required	80%	60%
<b>Physician's Office Visits,</b> including Specialists and Consultants	100% after a \$30 Copayment per visit (Deductible waived)	60%
<b>Diagnostic Imaging Services</b> Pre-Authorization Required	80%	60%
<b>Laboratory Procedures</b>	80%	60%
<b>Emergency Services</b>	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
<b>Preventive Services</b> For more information, please visit <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	70%
<b>Prescription Drugs</b> (Deductible waived)	At pharmacies contracting with Wellfleet Rx/ESI 100% after: Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$45 Copayment Specialty Drugs: \$45 Copayment	60% after: Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$45 Copayment Specialty Drugs: \$45 Copayment

## Coverage Periods & Rates

	ANNUAL/FALL 08/01/2025 - 07/31/2026	SPRING/SUMMER 01/01/2026 - 07/31/2026
Student	\$2,369	\$1,375
Spouse	\$2,369	\$1,375
Each Child <sup>1</sup>	\$2,369	\$1,375

<sup>1</sup>Coverage 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 [udallas.myahpcare.com](https://udallas.myahpcare.com)