

University of Maryland - Graduate Students

Student Health Insurance Plan 2023-2024



The new insurance carrier for 2023-2024 is UnitedHealthcare.

All students enrolled full-time in a master's or doctoral program at the University of Maryland, College Park campus must have health insurance coverage. Full-time students are those who are enrolled for at least 48 units for the semester or 36 units for a 12-week term.

Student Health Insurance Plan (SHIP) Eligibility

- To be eligible to enroll in a Student Health Insurance Plan (SHIP), graduate students must be registered for one or more credits and must actively attend classes for at least the first 31 days after the first day of class.
- Full time registered graduate students will be required to purchase this plan, unless proof of comparable coverage is provided.
- Part-time students, non-degree-seeking students and students enrolled in certificate programs, exclusively online programs, and/or programs at the Shady Grove campus are encouraged, but not required, to have health insurance, unless the student's immigration status requires insurance.
- Eligible students who enroll in the Student Health Insurance Plan (SHIP) may also enroll their eligible dependents. Eligible dependents include the student's spouse and dependent children under age 26.

Enrollment Benefits for UMD Students

- No cost for covered services including sick visits, lab work, x-rays, behavioral health, international travel, immunizations and women's health services at the University Health Center.
- Competitively priced Plan with access to top-rated providers
- 24-hour nurse line & telehealth services for behavioral and physical health
- Coverage when traveling
- Academic Emergency Services*
- Optional Dental and Vision Coverage

Payment Information

Students and their dependents (that meet eligibility guidelines) that are allowed to enroll online may pay the premium by credit card and ACH. To pay your premium by ACH, you must select your payment method from the payment submission screen and click on Bank Draft (ACH). Follow the prompts to select your financial institute. If your financial institution is not listed, it is not available. Then follow the prompts on the screen. When enrolling online, you may submit premium by credit card (Visa, MC, Discover or AMEX). Please go to umd.myahpcare.com for more details.

There is no pro-rata or reduced premium payment for late enrollees. Refunds of premiums are allowed only upon entry into the armed forces.



More Information

For full details of participation in the plan, please view the complete brochure online at: umd.myahpcare.com

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 umd.myahpcare.com/additionalresources

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **UnitedHealthcare Choice Plus**.

*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).

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at umd.myahpcare.com.

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Benefits (Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Preferred Allowance	OUT-OF-NETWORK PROVIDER Payments are based on Usual & Customary Charges
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$250	\$500
Family Deductible For All Insureds in a Family, per Policy Year	\$500	\$600
Individual Out-of-Pocket Maximum Combined Medical & Prescription Per Insured Person, per Policy Year	\$1,500	\$3,500
Family Out-of-Pocket Maximum Combined Medical & Prescription For All Insureds in a Family, per Policy Year	\$3,000	\$5,000
Room and Board Expenses	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician's Visits (Deductible waived)	100% after a \$25 Copay per visit	80% per visit
Medical Emergency Expenses (Deductible waived)	100% after a \$100 Copay per visit	100% after a \$100 Copay per visit
Mental Health and Substance Abuse Office Visit (Deductible waived)	100% after a \$25 Copay per visit	80% per visit
Mental Health and Substance Abuse Outpatient Hospital (Deductible waived)	80%	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	100%
Prescription Drugs (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: \$60 Copay	100% after a Generic Drug: \$20 Copay Brand-Name Drug: \$40 Copay

Coverage Periods & Rates

	ANNUAL 08/01/23 - 07/31/24	FALL 08/01/23 - 12/31/23	SPRING 01/01/24 - 07/31/24	SUMMER 06/01/24 - 07/31/24
Enrollment Periods	06/12/23 - 09/30/23	06/12/23 - 09/30/23	12/01/23 - 02/15/24	05/15/24 - 06/28/24
Student	\$2,334	\$976	\$1,358	\$390
Spouse	\$2,334	\$976	\$1,358	\$390
All Children	\$4,668	\$1,952	\$2,716	\$780

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