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](http://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.

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*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](http://umd.myahpcare.com).
### Benefits (Deductible applies unless otherwise stated below)

<table>
<thead>
<tr>
<th>Benefit Maximum</th>
<th>PREFERRED PROVIDER</th>
<th>OUT-OF-NETWORK PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Insured Person, per Policy Year</td>
<td>Unlimited</td>
<td>$2,334</td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$500</td>
<td>$600</td>
</tr>
<tr>
<td>Individual Out-of-Pocket Maximum</td>
<td>$1,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family Out-of-Pocket Maximum</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

#### Room and Board Expenses
- 80% per Insured Person, per Policy Year
- 60% for All Insureds in a Family, per Policy Year

#### Physician visits
- 100% after a $25 Copay per visit
- 80% per visit

#### Medical Emergency Expenses
- 100% after a $100 Copay per visit
- 100% after a $100 Copay per visit

#### Mental Health and Substance Abuse Office Visit
- 100% after a $25 Copay per visit
- 80% per visit

#### Mental Health and Substance Abuse Outpatient Hospital
- 80% per visit
- 60% per visit

#### Diagnostic X-ray Services & Laboratory Procedures
- 80% per visit
- 60% per visit

#### Preventive Care Services
- 100% (Deductible waived)
- 100%

#### Prescription Drugs
- At pharmacies contracting with UnitedHealthcare Pharmacy
- 100% after a Generic Drug: $20 Copay
- Tier 1: $20 Copay
- Tier 2: $40 Copay
- Tier 3: $60 Copay
- Brand-Name Drug: $40 Copay

### Coverage Periods & Rates

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

To view all enrollment and coverage periods available, please visit [umd.myahpcare.com](http://umd.myahpcare.com)