

Student Health Insurance Plan 2025-2026



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 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.

*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.

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.

Enrollment Information

- Full-time registered graduate students are required to purchase the Student Health Insurance Plan (SHIP) 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 eligible to enroll in the Student Health Insurance Plan before (SHIP) using the voluntary enrollment process.
- To be eligible to enroll in a Student Health Insurance Plan (SHIP) using the voluntary enrollment process, 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.
- 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 with Academic Emergency Services (AES)*
- Optional dental coverage
- Access to Academic Vision Care (AVC)

Payment Information

- Graduate students who are full-time, degree-seeking graduate students at College Park will be charged for SHIP on their UMD student account in the Fall and Spring, unless a waiver is submitted by the deadline. Students who want to be enrolled in SHIP should go to umd.myahpcare.com to activate coverage which will enable access to benefits as soon as possible. To enroll dependents, students must use the voluntary enrollment process and pay the premium by credit card and ACH.
- Graduate students eligible for voluntary enrollment may enroll in SHIP online and pay the premium by ACH or credit card. To enroll dependents, students must use the voluntary enrollment process and pay the premium by ACH or credit card.
- 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.

Benefits
(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
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
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist including Consultants Office Visits (Deductible waived)	100% after a \$25 Copay per visit	80%
Medical Emergency Expenses Copay waived if admitted (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%
Mental Illness and Substance Use Disorder Treatment	80%	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits (Deductible waived)	100%	80%
Prescription Drugs Up to a 30-day supply (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copay Preferred Brand-Name: \$40 Copay Non-Preferred Brand-Name: \$60 Copay	100% after a Generic: \$20 Copay Preferred Brand-Name: \$40 Copay

Coverage Periods & Rates

Coverage Periods	FALL BRIDGE 08/01/2025 - 08/31/2025	FALL 08/01/2025 - 12/31/2025	SPRING BRIDGE 01/01/2026 - 01/31/2026	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Open Enrollment periods	06/17/2025 - 08/30/2025	06/23/2025 - 09/26/2025	12/02/2025 - 01/30/2026	12/02/2025 - 02/15/2026	05/15/2026 - 06/28/2026
Student	\$247.75	\$1,176.00	\$247.75	\$1,630.00	\$469.00
Student & Spouse	\$495.50	\$2,352.00	\$495.50	\$3,260.00	\$938.00
Student & Child	\$495.50	\$2,352.00	\$495.50	\$3,260.00	\$938.00
Student, Spouse & Child	\$743.25	\$3,528.00	\$743.25	\$4,890.00	\$1,407.00

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

Aetna Insurance Company will be the new insurance provider for the 2025–2026 plan year.

The PPO network is Aetna.

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.