

## Student Health Insurance Plan 2025-2026



### 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: [umd.myahpcare.com/additionalresources](https://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](https://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

- All Domestic Undergraduate students enrolled in six (6) or more credit hours and all International Undergraduate students enrolled at UMD are required to purchase this plan, unless proof of comparable coverage is provided.
- 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. Full-time graduate students will be automatically enrolled in the Student Health Insurance Annual Plan, unless proof of comparable coverage is provided in a waiver request.
- 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.
- Students must actively attend classes for at least the first 31 days after the first day of class. Home study and/or correspondence work do not fulfill the eligibility requirements for active class attendance.
- Eligible students who enroll in this plan 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)

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 <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a> (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
SHIP is an annual plan, but charged to the student by semester.
Students who graduate in December 2025 will not be enrolled and will not be charged for Spring/Summer 2026.

Coverage Periods	FALL 08/01/2025 - 12/31/2025	SPRING 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Open Enrollment periods	06/23/2025 - 09/26/2025	12/02/2025 - 02/15/2026	05/15/2026 - 06/28/2026
Student	\$1,176	\$1,630	\$469
Student & Spouse	\$2,352	\$3,260	\$938
Student & Child	\$2,352	\$3,260	\$938

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