

# University of Maryland, College Park Undergraduate Students



## Student Health Insurance Plan, 2024-2025

### 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
- Academic Emergency Services\*
- Optional Dental Coverage
- Academic Vision Care (AVC)

### Payment Information

- Undergraduate Students registered in at least 6 credits will be charged for SHIP on their UMD student account in 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](http://umd.myahpcare.com) to activate coverage to access their benefits as soon as possible. To enroll dependents, students must use the voluntary enrollment process and pay the premium by credit card and ACH.
- Undergraduate students who are eligible for voluntary enrollment may enroll in SHIP online and pay the premium by ACH or credit card. To enroll dependents, use the voluntary enrollment process and pay the premium by ACH or credit card.
- 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.



### More Information

For full details of participation in the plan, please view the complete brochure online at: [umd.myahpcare.com](http://umd.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [umd.myahpcare.com/additionalresources](http://umd.myahpcare.com/additionalresources)

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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), a Risk Strategies Company.

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).

# University of Maryland - College Park 2024-2025

## Benefits (Deductible applies unless otherwise stated below)

|  | PREFERRED PROVIDER<br>Payments are based on the Preferred Allowance   | OUT-OF-NETWORK PROVIDER<br>Payments are based on Usual & Customary Charges |
|--|---|--|
| Benefit Maximum<br>Per Insured Person, per Policy Year   |   | Unlimited  |
| Individual Deductible<br>Per Insured Person, per Policy Year   | \$250   | \$500  |
| Family Deductible<br>For All Insureds in a Family, per Policy Year   | \$500   | \$600  |
| Individual Out-of-Pocket Maximum<br>Combined Medical & Prescription<br>Per Insured Person, per Policy Year   | \$1,500   | \$3,500  |
| Family Out-of-Pocket Maximum<br>Combined Medical & Prescription<br>For All Insureds in a Family, per Policy Year   | \$3,000   | \$5,000  |
| Room and Board Expense   | 80%   | 60%  |
| Inpatient/Outpatient Surgery   | 80%   | 60%  |
| Physician's Visits<br>(Deductible waived)  | 100% after a<br>\$25 Copay per visit  | 80% per visit  |
| Medical Emergency Expenses<br>Copay waived if admitted<br>(Deductible waived)  | 100% after a<br>\$100 Copay per visit   | 100% after a<br>\$100 Copay per visit                                      |
| Mental Health and Substance Abuse<br>Office Visit<br>(Deductible waived)   | 100% after a<br>\$25 Copay per visit  | 80% per visit  |
| Mental Health and Substance Abuse<br>Outpatient Hospital   | 80%   | 60%  |
| Diagnostic X-ray Services & Laboratory<br>Procedures   | 80%   | 60%  |
| Preventive Care Services<br>For more information, please visit<br><a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a><br>(Deductible waived) | 100%  | 80%  |
| Prescription Drugs<br>Up to a 31-day supply<br>(Deductible waived)   | At pharmacies contracting with<br>UnitedHealthcare Pharmacy<br>100% after a<br>Tier 1: \$20 Copay<br>Tier 2: \$40 Copay<br>Tier 3: \$60 Copay | 100% after a<br>Generic Drug: \$20 Copay<br>Brand-Name Drug: \$40 Copay    |

## Coverage Periods & Rates

|                    | FALL<br>08/01/24 - 12/31/24 | SPRING/SUMMER<br>01/01/25 - 07/31/25 | SUMMER<br>06/01/25 - 07/31/25 |
|--------------------|-----------------------------|--------------------------------------|-------------------------------|
| Enrollment Periods | 06/17/24 - 09/16/24         | 12/02/24 - 02/15/25                  | 05/15/25 - 06/28/25           |
| Student            | \$1,045                     | \$1,449                              | \$417                         |
| Spouse             | \$1,045                     | \$1,449                              | \$417                         |
| All Children       | \$2,090                     | \$2,898                              | \$834                         |

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