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

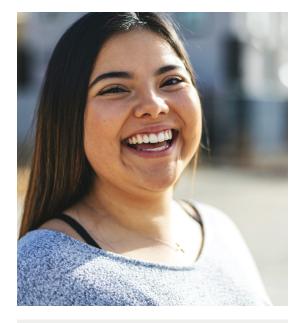
- No cost for covered services including sick visits, lab work, x-rays, behavioral health, international travel, immunizations, and women's health services at the University Health Center.
- · Competitively priced Plan with access to top-rated providers
- 24-hour nurse line & telehealth services for 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 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 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), a Risk Strategies Company.

University of Maryland - College Park 2024-2025

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 Expense	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 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 80% per visit		
Mental Health and Substance Abuse Outpatient Hospital	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%	100% 80%	
Prescription Drugs Up to a 31-day supply (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

	FALL 08/01/24 - 12/31/24	SPRING/SUMMER 01/01/25 - 07/31/25	SUMMER 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