

University of Northern Colorado

Student Coverage With Care 2025-2026



What's Included?



Access to Academic **Student Assistance** Program (ASAP)



Access to Telehealth and **Behavioral Health** Resources



Academic Emergency Services (AES)*



The PPO Network is Cigna PPO

Eligibility

All degree seeking undergraduate students taking nine (9) or more credit hours regardless of the type of class (on campus, off campus or online) and all degree seeking graduate students taking six (6) or more credit hours regardless of the type of class (on campus, off campus or online) are required to have health insurance and are automatically enrolled. These students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

All international students with one (1) or more credit hours will be automatically enrolled in the Student Health Insurance Plan unless a waiver with comparable coverage is completed with the CIE office by the 10th day of classes.

Undergraduate students who are enrolled for less than nine (9) hours of classes and graduate students taking less than six (6) credit hours are not eligible to participate in the UNC SHIP.

Can I waive?

Students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

Students who have previously waived the student insurance who want to be on the insurance plan must contact the Insurance office at

1 (970) 351-1915 for details on how to re-enroll.

For more information, visit unco.myahpcare.com and unco.edu/student-health-insurance-program.

Ouestions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com



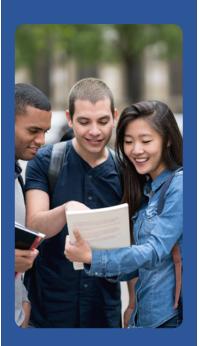
Insurance ID Card

To access your ID card, please visit unco.myahpcare.com/additionalresources









Benefits

(Deductible applies unless otherwise stated below)

At the Student Health Center Campus Clinic: Students insured with the UNC Student Health Insurance Program pay a \$20 Copayment (not subject to Deductible) for a regular visit and additional benefits at the Campus Clinics are covered at 100%. If services or tests need to be sent outside of the Campus Clinics, coverage will be at 80% of the maximum allowable after the \$500 per policy year Deductible has been satisfied. Wellness exams performed at the Campus Clinics are subject to one exam per policy year.

Accepted at all Cigna providers: You can use the Student Health Insurance Plan at any Cigna provider in the country. Please visit the brochure at unco.myahpcare.com to obtain additional information about all of the covered benefits.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charge	
Benefit Maximum Per Insured Person, per Plan Policy Year	Unlimited		
Deductible Per Insured Person, per Policy Year	\$500	\$1,000	
Out-of-Pocket Maximum Per Insured Person, per Plan Policy Year Combined In-Network & Out-of-Network	\$8,550		
Prescription Drug Deductible Combined In-Network & Out-of-Network Does not apply to Medical Deductible	\$100		
Hospital Care includes Room and Board Expense Pre-Certification Required	80%	50%	
Inpatient/Outpatient Surgery Pre-Certification Required	80%	50%	
Physician's Office Visits	100% after \$20 Copayment	50%	
Rehabilitative Therapy including Physical Therapy and Occupational Therapy and Speech Therapy Pre-Certification Required (Deductible waived)	80%	50%	
Diagnostic Imaging Services Pre-Certification Required	80% 50%		
Emergency Services	80% after \$150 Copayment	80% after \$150 Copayment	
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits	100%	50%	
Prescription Drugs	At pharmacies contracting with Wellfleet RX 100% after Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3 & Specialty Drugs: \$70 Copayment	50% after Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3 & Specialty Drugs: \$70 Copayment	

Coverage Periods & Rates

FALL	SPRING/SUMMER	SUMMER
08/17/2025 - 12/31/2025	01/01/2026 - 08/16/2026	05/11/2026 - 08/16/2026

Student \$1,691.50 \$1,691.50 \$907.00

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at **unco.myahpcare.com** upon approval by federal and state authorities.