



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](https://unco.myahpcare.com) and [unco.edu/student-health-insurance-program](https://unco.edu/student-health-insurance-program).

## 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 [unco.myahpcare.com/additionalresources](https://unco.myahpcare.com/additionalresources)

\*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.



## 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](http://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 <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	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 08/17/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 08/16/2026	SUMMER 05/11/2026 - 08/16/2026
Student	\$1,691.50	\$1,691.50	\$907.00