



University of Northern Colorado -
All Students EXCEPT Medical Students

Student Coverage With Care 2026-2027



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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 in the Student Health Insurance Plan. These students have the option to waive the insurance if they complete an online waiver in MyUNC by the 10th day of classes. Completion of the waiver is an annual requirement for students who do not wish to be enrolled in and pay for the Student Health Insurance Plan.

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 OGE 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 MyUNC 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.

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 unco.myahpcare.com/additionalresources

Benefits

(Deductible applies unless otherwise stated below)

At the University Health Clinic (UHC): Students insured with the UNC Student Health Insurance Program pay a \$20 Copayment (not subject to Deductible) for a regular clinic visit, with other in-house services covered at 100%. However, if services are referred out of the UHC or if a lab or radiology service needs to be sent to an outside laboratory for testing, that portion of the service is billed separately by the outside lab and is not covered under the University Health Clinic benefit. In those cases, you may have additional out of pocket costs. Wellness exams performed at the University Health Clinic are subject to one exam per policy year. With some exceptions, expenses incurred for medical treatment outside the UHC require a referral from the UHC. See unco.edu/student-health-insurance-program for services that do not require a referral.

Accepted at all Cigna PPO providers: You can use the Student Health Insurance Plan at any Cigna PPO 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 08/17/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 08/16/2027	SUMMER 05/11/2027 - 08/16/2027
Student	\$1,743	\$1,743	\$936

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.

