



University of Northern Colorado -
Osteopathic 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 osteopathic medical students are required to maintain comprehensive health insurance coverage. Students can meet this health insurance requirement by either being enrolled in the Student Health Insurance Plan, or obtaining alternative health insurance and completing a student health insurance waiver by 5PM on the 10th day of classes.

Waivers completed in the fall semester carry over to the spring semester. To avoid being charged for the student health insurance plan, students desiring a waiver must complete a new waiver at the start of each and every academic year by the waiver deadline.

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-com.myahpcare.com/additionalresources

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

*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), Part of the Brown & Brown Team.



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/osteopathic-medicine-students 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

	ANNUAL 07/20/2026 - 07/19/2027	FALL 07/20/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 07/19/2027
Student	\$4,498	\$2,249	\$2,249

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-com.myahpcare.com upon approval by federal and state authorities.