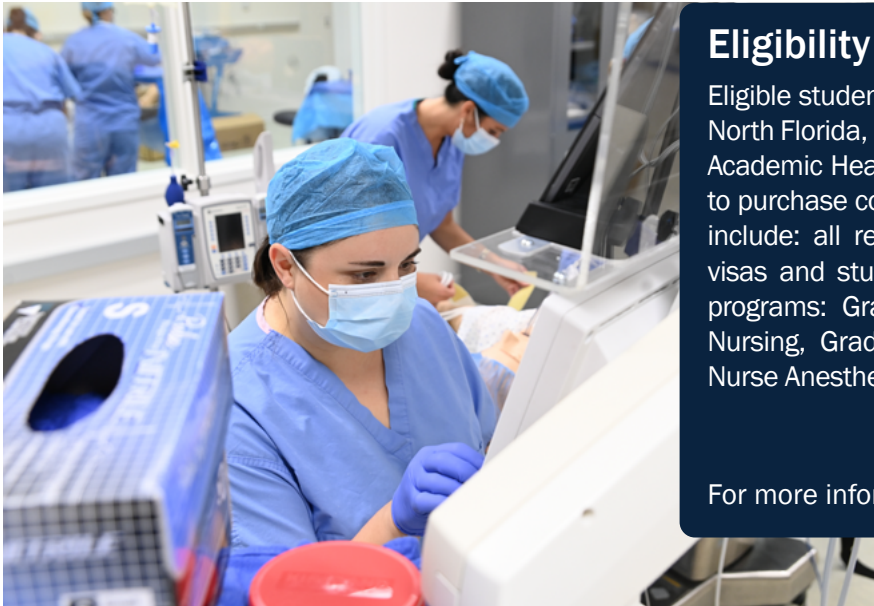


# University of North Florida

## Student Coverage With Care



### Eligibility

Eligible students are automatically enrolled by the University of North Florida, unless proof of coverage is approved in the online Academic HealthPlans (AHP) portal. Enrolled students may opt to purchase coverage for eligible dependents. Eligible students include: all registered international students with J-1 or F-1 visas and students enrolled full-time in one of the following programs: Graduate Nutrition and Dietetics, Undergraduate Nursing, Graduate Family Nurse Practitioner, and Graduate Nurse Anesthesiology Program.

For more information, visit [unf.myahpcare.com](https://unf.myahpcare.com).

### Coverage Periods & Rates

	ANNUAL 08/17/2025 - 08/16/2026	FALL 08/17/2025 - 01/06/2026	SPRING 01/07/2026 - 05/10/2026	SUMMER 05/11/2026 - 08/16/2026
Waiver Periods	06/25/2025 - 09/30/2025	06/25/2025 - 09/30/2025	10/25/2025 - 02/07/2026	03/25/2026 - 06/30/2026
Student	\$3,802	\$1,490	\$1,291	\$1,021
Spouse	\$3,802	\$1,490	\$1,291	\$1,021
Each Child <sup>1</sup>	\$3,802	\$1,490	\$1,291	\$1,021

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).  
To view all enrollment and coverage periods available, please visit [unf.myahpcare.com](https://unf.myahpcare.com).

### WHAT'S INCLUDED?

Aetna Open Access Managed Choice is the Preferred Provider and will provide maximum benefits at lowest cost

Telehealth solutions through AcademicLiveCare (ALC)

Coverage while traveling with Academic Emergency Services (AES)\*

Access to Academic Student Assistance Program (ASAP)

Access to Academic Vision Care (AVC)



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [unf.myahpcare.com](https://unf.myahpcare.com)

# University of North Florida 2025-2026

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$8,700	\$17,900
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$16,900	\$35,800
Hospital Room and Board Expense	80% after a \$250 Copayment	60% after a \$250 Copayment
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist, including Consultants Office Visits	100% after a \$40 Copayment (Deductible waived)	60%
Hospital Emergency Room (Deductible waived)	80% after a \$200 Copayment	80% after a \$200 Copayment
Urgent Care (Deductible waived)	80% after a \$50 Copayment	60% after a \$50 Copayment
Labs & Diagnostic Testing	80% after a \$40 Copayment (Deductible waived)	60%
Mental Health and Substance Abuse Treatment Office Visits	100% after a \$40 Copayment (Deductible waived)	80%
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	Not Covered
Prescription Drugs Up to a 30-day supply \$250 Deductible	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copayment Preferred Brand-Name: \$75 Copayment Non-Preferred Brand-Name: \$150 Copayment	50%

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 [unf.myahpcare.com](https://unf.myahpcare.com) upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Aetna.

\*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.

AHP (25) Aetna-UNF