



University of Nevada, Las Vegas
Graduate, Law, International, Nursing

Student Coverage With Care 2025-2026



What's Included?



Access to
Optional
Dental
Coverage



Academic
Emergency
Services
(AES)*



Aetna is the
Preferred
Provider
Network



Telehealth
solutions
through
Aetna Teladoc



Coverage
when
traveling



Access to
24-Hour
Nurse Line

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 unlv.myahpcare.com/additionalresources

Eligibility

All registered **International students**, with F-1 visa status on a UNLV I-20, taking 1 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted for each Fall and Spring/Summer. International student accounts will be charged the Student Health Insurance Fee for the Fall and Spring/Summer term.

All registered, degree-seeking **Graduate & Law** students taking 9 or more credits and all **Graduate Assistantship (GA)** students enrolled in 6 or more credit hours and **Law students** taking 12 or more credits are required to have health insurance coverage, either through this plan or through another individual or family plan. Students are automatically enrolled unless proof of comparable coverage is provided by completing the waiver. Students need to submit a waiver once per academic year. Graduate student accounts will be charged the Student Health Insurance Fee for the Fall and Spring/Summer term.

All registered, degree-seeking Graduate & Law students taking 1-8 credit hours and all registered, degree-seeking Law students taking 1-11 credit hours are eligible to enroll voluntarily.

All registered degree-seeking **School of Nursing students**, both graduate and undergraduate, taking 9 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted once per academic year. Nursing student accounts will be charged the Student Health Insurance Fee for the Fall, Spring, and Summer term.

All registered, degree-seeking School of Nursing students taking 1-8 credits are eligible to enroll in this plan on a voluntary basis. However, if you do not already have adequate medical insurance coverage, you must enroll online at unlv.myahpcare.com.

*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.



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.

Benefits

(Deductible applies unless otherwise stated below)

Student Health Center: The **Deductible is waived if Covered Medical Expenses are incurred at the Student Health Center. The Student Health Center Pharmacy has a \$20 Copayment per prescription. An SHC referral is not required, and it does not guarantee services received will be considered eligible expenses under the plan, nor is it a guarantee of payment. Insured dependents are not eligible to use the UNLV SHC. The benefits listed in the Schedule of Benefits are available to the insured dependents.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDE Payments are based on the Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
**Deductible Per Insured Person, per Policy Year	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,550	\$17,100
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$17,100	\$34,200
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Physician and Specialist, including Consultants Office Visits	80% after a \$25 Copayment per visit	50% after a \$25 Copayment per visit
Diagnostic Testing	80%	50%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies including Cardiac and Pulmonary Therapy	80%	50%
Hospital Emergency Room Copayment waived if admitted	80% after a \$100 Copayment per visit	80% after a \$100 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/coverage/ preventive-care-benefits	100% (Deductible waived)	50%
Prescription Drugs (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

Coverage Periods & Rates

	Graduate, Law, International Students			Nursing Students		
	FALL	SPRING/ SUMMER	SUMMER (Physical Therapy Students Only)	FALL	SPRING	SUMMER
	08/16/2025 - 01/11/2026	01/12/2026 - 08/15/2026	06/01/2026 - 08/15/2026	09/01/2025 - 12/31/2025	01/01/2026 - 04/30/2026	05/01/2026 - 08/31/2026
Waiver Deadline	05/09/2025 - 09/15/2025	11/13/2025 - 02/09/2026	N/A	07/05/2025 - 09/15/2025	11/13/2025 - 02/09/2026	03/15/2026 - 05/18/2026
Student	\$1,605	\$2,327	\$819	\$1,314	\$1,293	\$1,325
Spouse	\$1,605	\$2,327	\$819	\$1,314	\$1,293	\$1,325
Each Child ¹	\$1,605	\$2,327	\$819	\$1,314	\$1,293	\$1,325

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

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