

# University of Nevada, Las Vegas Graduate & Professional, International & Nursing Students Student Health Insurance Plan 2024-2025



## What's Included?

- Access to Telehealth
- Access to Dental Benefits
- Coverage when traveling
- 24/7 Nurse Line available
- Academic Emergency Services\*

## 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 in the Student Health Insurance Plan 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 & Professional 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 Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan 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 & Professional students taking 1-8 credit hours and all registered, degree-seeking Law students taking 1-11 credit hours are eligible to enroll in this Student Health Insurance Plan on a voluntary basis.

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 in the Student Health Insurance Plan 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 Student Health Insurance Plan on a voluntary basis. However, if you do not already have adequate medical insurance coverage, you must enroll online at [unlv.myahpcare.com](https://unlv.myahpcare.com).

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

## More Information

For full details of participation in the plan, please view the complete brochure online at: [unlv.myahpcare.com](https://unlv.myahpcare.com)

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

## 2024-2025

### University of Nevada, Las Vegas - Graduate & Professional, International & Nursing Students

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy.

**The PPO network is Aetna PPO.**

#### 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 Copay per prescription. A 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.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [unlv.myahpcare.com](http://unlv.myahpcare.com).

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)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on 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	50% after a \$25 Copayment
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 <a href="http://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	50%
Prescription Drugs, (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

## Rates & Coverage Periods - Graduate, Professional & International Students

	Fall 08/16/24 - 01/11/25	Spring/Summer 01/12/25 - 08/15/25	Summer (Physical Therapy Students) 05/17/25 - 08/15/25
Waiver Deadline	05/09/24 - 09/15/24	11/13/24 - 02/09/25	N/A
Student	\$1,388	\$2,015	\$708
Spouse	\$1,388	\$2,015	\$708
Each Child <sup>1</sup>	\$1,388	\$2,015	\$708

## Rates & Coverage Periods - Nursing Students

	Fall 09/01/24 - 12/31/24	Spring 01/01/25 - 04/30/25	Summer 05/01/25 - 08/31/25
Waiver Deadline	07/05/24 - 09/15/24	11/13/24 - 02/09/25	03/15/25 - 05/18/25
Student	\$1,137	\$1,119	\$1,147
Spouse	\$1,137	\$1,119	\$1,147
Each Child <sup>1</sup>	\$1,137	\$1,119	\$1,147

<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 [unlv.myahpcare.com](http://unlv.myahpcare.com).