

University of Nevada, Las Vegas School of Medicine and School of Dental Medicine 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

School of Medicine Students: All registered, degree seeking School of Medicine students 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. The online waiver and proof of comparable coverage must be submitted before the deadline date and approved. Premiums are collected by the Cashier's office with tuition during registration.

All registered, degree seeking **School of Dental Medicine DMD, DDS, Orthodontic (Resident and Fellowship), and Pediatric students** 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. The online waiver and proof of comparable coverage must be submitted before the deadline date and approved. Premiums are collected by the Cashier's office with tuition during registration.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents. **All International Students are required to have a F-1 Visa, and dependents have an F-2 Visa to be eligible for this insurance plan.**

More Information

For full details of participation in the plan, please view the complete brochure online at: unlv.myahpcare.com

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

*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.

2024-2025

University of Nevada, Las Vegas - School of Medicine and School of Dental Medicine 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.

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 healthcare.gov/coverage/preventive-care-benefits .	100% (deductible waived)	50%
Prescription Drugs, (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

Rates & Coverage Periods - School of Medicine & School of Dental Medicine - Orthodontics & Pediatrics

	Annual 07/01/24 - 06/30/25
Waiver Deadline	05/21/24 - 08/31/24
Student	\$3,199
Spouse	\$3,199
Each Child ¹	\$3,199

Rates & Coverage Periods - School of Dental Medicine (DDS & DMD)

	Annual 08/25/24 - 08/24/25	Early Start Summer 05/06/25 - 08/24/25
Waiver Deadline	06/15/24 - 09/04/24	04/25/25 - 05/20/25
Student	\$3,199	\$973
Spouse	\$3,199	\$973
Each Child ¹	\$3,199	\$973

¹Coverage 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.