



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

# 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](http://help.ahpcare.com)

### Insurance ID Card



To access your ID card, please visit [unlv.myahpcare.com/additionalresources](http://unlv.myahpcare.com/additionalresources)

## 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.**

For more information, visit [unlv.myahpcare.com](http://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 PROVIDER 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 <a href="https://www.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%

## Coverage Periods & Rates

	School of Dental Medicine Orthodontics & Pediatrics	School of Medicine	School of Dental Medicine (DDS & DMD)	
	ANNUAL 07/01/2025 - 06/30/2026	ANNUAL 07/01/2025 - 06/30/2026	ANNUAL 08/25/2025 - 08/24/2026	EARLY START SUMMER 05/06/2026 - 08/24/2026
Waiver Deadline	05/21/2025 - 07/15/2025	05/21/2025 - 08/31/2025	06/15/2025 - 09/04/2025	04/26/2026 - 05/20/2026
Student	\$3,709	\$3,709	\$3,709	\$1,128
Spouse	\$3,709	\$3,709	\$3,709	\$1,128
Each Child <sup>1</sup>	\$3,709	\$3,709	\$3,709	\$1,128

<sup>1</sup>Coverage 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](https://unlv.myahpcare.com) upon approval by federal and state authorities.