

University of Nevada, Reno Graduates

Student Coverage With Care 2025-2026



Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, visit: unrgrad.myahpcare.com/additionalresources

What's Included?

- Access to Optional Dental and Vision coverage
- Coverage while traveling through Academic Emergency Services (AES)*
- Telehealth solutions through Aetna Teladoc
- Aetna is the Preferred Provider Network

Eligibility

Graduate Students on Assistantship

Graduate students who are admitted to an eligible graduate degree program and have a full time Graduate Assistantship (GA) and are enrolled in six (6) or more graduate credit hours are automatically enrolled in the Student Health Insurance Plan at no charge to the student unless they submit an insurance waiver of comparable coverage. Graduate students who are admitted to an eligible graduate degree program and have a part time GA and are enrolled in six (6) or more graduate credit hours are automatically enrolled in the plan with half of the insurance premium paid by UNR. Half time GA students who do not submit an insurance waiver of comparable coverage will have their student accounts charged for the remaining half of the insurance premium.

Graduate Students NOT on Assistantship

All eligible degree-seeking graduate students enrolled in six (6) or more graduate credit hours are automatically enrolled in the UNR insurance plan, unless they choose to submit an approved insurance waiver of comparable coverage.

Eligible students will be charged a Health Insurance Fee for the Fall and Spring/Summer terms. All students who purchase the plan for the Spring/Summer 2026 term will be covered through July 23, 2026, regardless of summer credit hours. If you have paid the Spring/Summer student health insurance charge, you will have continuous coverage throughout the summer term, regardless of taking classes, traveling, or graduating.

Waiver Information

Graduate students who have insurance that is comparable to the UNR Student Health Insurance Plan offered through a different insurance company (i.e. through an employer, spouse, parent, guardian, scholarship, etc.), and DO NOT want to take part in the UNR plan, must complete the online waiver process by the waiver deadline and have the waiver approved to have the insurance fees removed from your student account. Students must submit an approved waiver once per academic year.

Students who are eligible and do not have insurance will automatically be enrolled in the UNR plan each term you are eligible (Fall and Spring/Summer), and your student account will be charged. To waive out of the plan you must complete an approved online waiver through unrgrad.myahpcare.com. All online waivers must be submitted by 11:59PM PST on the dates listed below. The listed dates are hard deadlines; no waivers received after this time will be accepted. Eligible dependents of those in the plan may participate in the plan voluntarily.

For more information, visit unrgrad.myahpcare.com.

Benefits
(Deductible applies unless otherwise stated below)

Student Health Center Benefits: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the UNR Student Health Center (Reno) for the following services: all services that are otherwise not covered by the University of Nevada - Reno Health Fee.

	PREFERRED 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 Person, per Policy Year	\$350	\$700
Family Deductible For All Insureds in a Family, per Policy Year	\$700	\$1,400
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$3,000	\$6,000
Family Out-of-Pocket Maximum For All Insureds in a Family, per Policy Year	\$6,000	N/A
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician and Specialist Services	80%	60%
Diagnostic Testing	80%	60%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy	80%	60%
Hospital Emergency Room	80% after a \$200 Copayment	80% after a \$200 Copayment
Prescription Drugs, including Specialty Drugs (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$10 Copayment Preferred Brand-Name: \$25 Copayment Non-Preferred Brand-Name: \$100 Copayment	Not Covered
Preventive Services For more information, visit: healthcare.gov/preventive-care-benefits	100% (Deductible waived)	Not Covered

Coverage Periods & Rates

	FALL 08/15/2025 - 01/14/2026	SPRING/SUMMER 01/15/2026 - 08/14/2026
Dependent Enrollment	07/01/2025 - 09/09/2025	11/04/2025 - 02/08/2026
Waiver Deadline	09/09/2025	02/08/2026
Student	\$1,929	\$2,672
Spouse	\$1,929	\$2,672
Each Child ¹	\$1,929	\$2,672

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

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 unrgrad.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.