

University of Nevada, Reno School of Medicine

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: unrsom.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
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Eligibility

All medical students are required to purchase this insurance plan unless proof of comparable coverage is furnished. Students on a university approved Medical Leave are eligible to enroll on a voluntary basis for continued coverage under this plan for only the first term immediately following a university approved medical withdrawal, provided they were enrolled in this plan for the term prior to the leave.

Waiver announcements will be sent to the School of Medicine email address and it is the student's responsibility to submit a waiver during the open waiver period.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis through Academic HealthPlans. Dependent eligibility expires concurrently with that of the Insured student.

Waiver Information

School of Medicine 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 Student Health Insurance 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 University of Nevada, Reno, Student Health Insurance Plan each term you are eligible, (Fall and Spring/Summer), and your student account will be charged. To waive out of the insurance plan you must complete an approved online waiver through unrsom.myahpcare.com. All online waivers must be submitted by 11:59PM PST on the dates listed below. No waivers received after this time will be accepted.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

For more information, visit unrsom.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 07/24/2025 - 01/31/2026	SPRING/SUMMER 02/01/2026 - 07/23/2026	EARLY ARRIVAL PA 06/24/2025 - 07/23/2025
Dependent Enrollment	07/01/2025 - 08/16/2025	11/04/2025 - 02/08/2026	N/A
Waiver Deadline	08/16/2025	02/08/2026	N/A
Student	\$2,420	\$2,181	\$378
Spouse	\$2,420	\$2,181	\$378
Each Child ¹	\$2,420	\$2,181	\$378

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 unrsom.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.