

University of North Texas

International Students

Student Coverage With Care



Eligibility

All registered International students, scholars or other persons with a current passport and student visa engaged in educational activities at UNT Denton are eligible and must be enrolled in the insurance plan on a hard waiver basis. This includes International students enrolled in Intensive English Language Institute (IELI), Curricular Practical Training, Internship, Practicum, Study Abroad or other credit or non-credit activity as a bona fide UNT student. International students participating in Optional Practical Training (OPT) or Academic Training (AT) are eligible to enroll on a voluntary basis for up to a year (unless approved for one (1) additional year) Students must have been enrolled in SHIP as a student. If OPT/AT students have a gap in SHIP coverage while in the OPT/AT program, they must provide proof of their loss of coverage to re-enroll in SHIP.

Eligible Dependents of SHIP plan participants may be enrolled on a voluntary basis.

For more information, visit unt.myahpcare.com.

Coverage Periods & Rates

	FALL 08/12/2025 - 01/05/2026	SPRING/SUMMER 01/06/2026 - 08/11/2026	SUMMER 05/10/2026 - 08/11/2026	SUMMER 1 05/14/2026 - 08/11/2026	SUMMER 2 06/18/2026 - 08/11/2026
Open Enrollment	07/07/2025 - 09/12/2025	11/28/2025 - 01/30/2026	04/10/2026 - 05/29/2026	05/15/2026 - 06/10/2026	06/26/2026 - 07/15/2026
Student	\$1,053	\$1,561	\$676	\$648	\$397
Spouse	\$1,053	\$1,561	\$676	\$648	\$397
Each Child ¹	\$1,072	\$1,589	\$688	\$659	\$405

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 unt.myahpcare.com

WHAT'S INCLUDED?

UnitedHealthcare Choice Plus PPO Network

Telehealth solutions through AcademicLiveCare (ALC)

Coverage while traveling with Academic Emergency Services (AES)*

Access to Academic Student Assistance Program (ASAP)

100% Coverage at the Student Health Clinic after a \$15 Copay



Questions

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



ID Cards

To access your ID Card, please visit unt.myahpcare.com

UNT International Students 2025-2026

Benefits

(Deductible applies unless otherwise stated below)

Student Health Clinic Benefits: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Clinic. There will be a \$15 Copay when students are referred to a SHC specialist. Students paying the medical service fee only and not enrolled in the health plan are allowed access to providers for medical treatment, but will incur charges for services rendered.

	STUDENT HEALTH CLINIC (Deductible waived)	PREFERRED PROVIDER Payments are based on the PPO Allowance	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges
Benefit Maximum Per Insured Person, Per Policy Year	N/A		Unlimited
Deductible Per Insured Person, Per Policy Year	N/A	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	N/A	\$7,350	\$14,700
Family Out-of-Pocket Maximum For All Insureds in a Family, Per Policy Year	N/A	\$14,700	N/A
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100%	100% (Deductible waived)	50%
Outpatient Physician's Visits	100% after a \$15 Copay	100% after a \$40 Copay (Deductible waived)	50%
Diagnostic X-Ray Services & Laboratory Procedures	100%	80%	50%
Room & Board Expense	N/A	80%	50%
Inpatient/Outpatient Surgery	N/A	80%	50%
Medical Emergency Expenses Copay waived if admitted	N/A	80% after a \$250 Copay per visit (Deductible waived)	80% after a \$250 Copay per visit (Deductible waived)
Prescription Drugs Up to a 31-day supply per prescription	N/A	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$15 Copay Tier 2: \$40 Copay Tier 3: 80% Coinsurance (Deductible waived)	At pharmacies <u>not</u> contracting with UnitedHealthcare Pharmacy 50% Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.

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 unt.myahpcare.com upon approval by federal and state authorities.

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 UnitedHealthcare Insurance Company.

*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.

AHP (25) UHC-UNT INTL