

# University of North Texas

## OPT 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](https://unt.myahpcare.com).

#### Coverage Periods & Rates

	FALL 1 08/12/2025 - 10/19/2025	FALL 2 10/20/2025 - 01/05/2026	SPRING 1 01/06/2026 - 03/12/2026	SPRING 2 03/13/2026 - 05/09/2026	SUMMER 05/10/2026 - 08/11/2026
Open Enrollment	07/15/2025 - 09/12/2025	10/03/2025 - 11/07/2025	12/12/2025 - 01/26/2026	02/27/2026 - 04/03/2026	05/01/2026 - 06/12/2026
Student	\$492	\$556	\$471	\$414	\$670
Spouse	\$492	\$556	\$471	\$414	\$670
Each Child <sup>1</sup>	\$501	\$566	\$479	\$421	\$682

<sup>1</sup>Coverage 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](https://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](https://help.ahpcare.com)



#### ID Cards

To access your ID Card, please visit [unt.myahpcare.com](https://unt.myahpcare.com)

## 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
<b>Benefit Maximum</b> Per Insured Person, Per Policy Year	N/A		Unlimited
<b>Deductible</b> Per Insured Person, Per Policy Year	N/A	\$500	\$1,000
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Policy Year	N/A	\$7,350	\$14,700
<b>Family Out-of-Pocket Maximum</b> For All Insureds in a Family, Per Policy Year	N/A	\$14,700	N/A
<b>Preventive Care Services</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100%	100% (Deductible waived)	50%
<b>Outpatient Physician's Visits</b>	100% after a \$15 Copay	100% after a \$40 Copay (Deductible waived)	50%
<b>Diagnostic X-Ray Services &amp; Laboratory Procedures</b>	100%	80%	50%
<b>Room &amp; Board Expense</b>	N/A	80%	50%
<b>Inpatient/Outpatient Surgery</b>	N/A	80%	50%
<b>Medical Emergency Expenses</b> Copay waived if admitted	N/A	80% after a \$250 Copay per visit (Deductible waived)	80% after a \$250 Copay per visit (Deductible waived)
<b>Prescription Drugs</b> 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](https://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.

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