

# University of North Texas Doctoral and MFA Assistantship Student Coverage With Care



## Eligibility

The University of North Texas provides health insurance coverage for its doctoral and terminal degree programs through the Doctoral/MFA Assistantship Insurance Coverage Program.

### Eligibility Requirements:

- Admitted to a PhD or MFA program, and
- Hired as an RA, TA, TF, or GSA at 20 hours/week (0.5 FTE). Must be hired and on payroll by the 12th class day of the semester (census day), and
- Enrolled in at least 9 credit hours (or meet one of the full-time exceptions noted in [\(UNT Policy 06.020\)](#)).

All Doctoral and MFA students are required to enroll in University of North Texas Student Health Insurance Plan (SHIP) unless a waiver is submitted and approved.

For more information, visit [unt.myahpcare.com](http://unt.myahpcare.com).

## Coverage Periods & Rates

	FALL 08/12/2026 - 01/05/2027	SPRING/SUMMER 01/06/2027 - 08/11/2027
Open Enrollment	07/07/2026 - 09/01/2026	12/23/2026 - 01/30/2027
Student	\$1,208	\$1,790
Spouse	\$1,208	\$1,790
Each Child <sup>1</sup>	\$1,227	\$1,818

<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](http://unt.myahpcare.com)

## WHAT'S INCLUDED?

UnitedHealthcare Choice Plus PPO Network

Telehealth solutions through AcademicLiveCare (ALC)

Monthly online payment plan

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



## ID Cards

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

# UNT Doctoral and MFA Assistantship 2026-2027

## 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	\$29,400
<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), Part of the Brown & Brown Team, 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), Part of the Brown & Brown Team.

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