

# University of South Carolina Upstate International Students



## Student Coverage With Care



### Eligibility

All International Students enrolled in one (1) or more credit hours are required to provide proof of health insurance. Students must either enroll in the Student Health Insurance Plan or waive the plan by showing proof of their own health insurance.

### Opt-Out/Waiver

To waive out of the Student Health Insurance Plan go to [uscupstate.myahpcare.com/waiver](https://uscupstate.myahpcare.com/waiver) and enter your health insurance information.

For more information, visit [uscupstate.myahpcare.com](https://uscupstate.myahpcare.com).

## Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Enrollment Periods	06/09/2025 - 09/15/2025	10/31/2025 - 02/02/2026
Student	\$1,596.33	\$2,183.67
Spouse	\$1,596.33	\$2,183.67
Each Child	\$1,596.33	\$2,183.67
Three or More Children	\$4,788.99	\$6,551.01

To view all enrollment and coverage periods available, please visit [uscupstate.myahpcare.com](https://uscupstate.myahpcare.com)

### WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

Access to after-hours Nurse Line

Urgent Care Benefits

Coverage while traveling with Academic Emergency Services (AES)\*

The PPO network is Preferred Blue PPO Network



### 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 [uscupstate.myahpcare.com](https://uscupstate.myahpcare.com)

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 BCBSSC.

\*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.

# University of South Carolina Upstate 2025-2026

BENEFITS		PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
<b>Benefit Maximum</b> <i>per Insured Person, per Policy Year</i>			Unlimited
<b>Individual Deductible</b> <i>per Insured Person, per Policy Year</i>		\$500	\$3,000
<b>Family Deductible</b> <i>for all Insureds in a Family, per Policy Year</i>		\$1,000	\$6,000
		PARTICIPATING PROVIDER & STUDENT HEALTH SERVICES	NON-PARTICIPATING PROVIDER
<b>Individual Out-of-Pocket Maximum</b> <i>per Insured Person, per Policy Year</i>		\$9,200	\$15,000
<b>Family Out-of-Pocket Maximum</b> <i>for all Insureds in a Family, per Policy Year</i>		\$15,000	\$30,000
	**STUDENT HEALTH SERVICES	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
	Payments are based on the Allowable Charge	Payments are based on the Allowable Charge	Payments are based on the Allowable Charge
<b>In Office Physician's Visits</b> <i>Primary Care and Specialist</i>	100%, \$20 Copayment (if applicable)	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Physician Services in the Office</b> <i>Includes Lab, X-Ray, Office Surgery, Allergy Injections, Treatment Modalities, IV's, Breathing Treatments and Other Diagnostic Services.</i>	100%	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Emergency Room Facility Charges</b> <i>Copayment waived if admitted</i>	N/A	\$200 Copayment, then Deductible, 80%	\$200 Copayment, then Deductible, 80%
<b>Diagnostic Imaging Services &amp; Outpatient Lab Services</b>	100%	Deductible, 80%	Deductible, 70%
<b>Durable Medical Equipment</b>	\$20 Copayment, 100%	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Mental Health &amp; Substance Use</b> <i>Inpatient/Outpatient Facility Charges</i>	N/A	Deductible, 80%	Deductible, 70%
<i>Mental Health &amp; Substance Abuse Office Visits</i>	\$20 Copayment, then 100%	\$40 Copayment, then 100%	\$40 Copayment, then Deductible, 70%
<b>Prescription Drug Benefit</b> <i>Up to a 31-day supply Includes diabetic supplies - no charge for contraceptives at SHC and In-Network Prescription Deductible: \$100</i>	N/A	Prescriptions should be filled at an OptumRx participating Pharmacy: 100% after a: Generic Drug: \$20 Copayment Preferred Brand Drug: \$40 Copayment Non-Preferred Brand Drug: \$100 Copayment Specialty Drug: \$100 Copayment	100% after a: Generic Drug: \$20 Copayment Preferred Brand Drug: \$40 Copayment Non-Preferred Brand Drug: \$100 Copayment
<sup>1</sup> Prescription deductible does not apply			
<b>Pediatric Dental Care Benefit</b> <i>Under age 18 (Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic & Major Services: 50%	Preventive: 100% Basic & Major Services: 50%
<b>Adult Dental Care</b> <i>Age 18 and older (Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic Services: 80%	Preventive: 100% Basic Services: 80%
<b>Children's Eye Exam &amp; Glasses</b> <i>Under age 18 (Limit one visit &amp; one pair of Prescribed Lenses &amp; Frames per Policy Year)</i>	N/A	100%	100%
<b>Adult Vision Care</b> <i>Age 19 and older (Limit one pair of prescribed lenses &amp; frames or contact lenses in lieu of frames &amp; lenses per Policy Year) Coverage is through the EyeMed Insight Network</i>	N/A	Exams: \$20 Copay Lenses: \$20 Copay Frames: \$0 Copay, up to \$150 Contacts: \$0 Copay, up to \$150	Reimbursed up to: Exams: \$30 Frames: \$75 Contacts: \$150
<b>Wellness/Preventive Benefits</b> For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100%	100%	100%

\*\*Plan Deductible Waived

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 [uscupstate.myahpcare.com](https://uscupstate.myahpcare.com) upon approval by federal and state authorities.