

University of South Florida



Student Coverage With Care



Eligibility

All international students, visiting scholars, intercollegiate athletes, Program Mandated students, students participating in Optical Practical Training or Curricular Practical Training, and students participating in a Study Abroad/Exchange program are automatically enrolled on a hard waiver basis.

Eligible students may also enroll their dependents.

For more information, visit usf.myahpcare.com.

Coverage Periods & Rates

	EARLY ARRIVAL 1 07/25/2025 - 08/16/2025	EARLY ARRIVAL 2 08/08/2025 - 08/16/2025	ANNUAL 08/17/2025 - 08/16/2026	FALL 08/17/2025 - 12/31/2025	SPRING 01/01/2026 - 05/11/2026	SPRING/ SUMMER 01/01/2026 - 08/16/2026	SUMMER A 05/01/2026 - 08/16/2026	SUMMER B 06/26/2026 - 08/16/2026
Student	\$223	\$89	\$3,518	\$1,321	\$1,262	\$2,197	\$1,040	\$502
Spouse	\$223	\$89	\$3,518	\$1,321	\$1,262	\$2,197	\$1,040	\$502
Each Child ¹	\$223	\$89	\$3,518	\$1,321	\$1,262	\$2,197	\$1,040	\$502

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 usf.myahpcare.com

WHAT'S INCLUDED?

- Aetna Open Access Managed Choice (OAMC) is the Preferred Provider and will provide maximum benefits at lowest cost

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)
- Access to Academic Vision Care (AVC)

Academic Emergency Services (AES)*



Questions

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



ID Cards

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

University of South Florida 2025-2026

Benefits

(Deductible applies unless otherwise stated below)

USF Student Health and Wellness Center: No Deductible, Copayments, and Coinsurance applies to services rendered at the Student Health and Wellness Center.

	IN-NETWORK 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 Insured Person, Per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$8,700	\$18,400
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$17,400	\$36,800
Hospital Room and Board Expense	80% after a \$250 Copayment	60% after a \$250 Copayment
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist, including Consultants Office Visits	80% after a \$40 Copayment (Deductible waived)	60%
Hospital Emergency Room (Deductible waived)	80% after a \$200 Copayment	80% after a \$200 Copayment
Urgent Care (Deductible waived)	80% after a \$50 Copayment	60% after a \$50 Copayment
Labs & Diagnostic Testing	80% after a \$40 Copayment (Deductible waived)	60%
Mental Health and Substance Abuse Treatment Office Visits	100% after a \$40 Copayment (Deductible waived)	60%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	Not Covered
Prescription Drugs Up to a 30-day supply \$250 Deductible <u>Bulls Country Pharmacy</u> 100% after a Preferred Generic: \$20 Copayment Non-Preferred Generic: \$100 Copayment Preferred Brand-Name: \$60 Copayment Non-Preferred Brand-Name: \$100 Copayment (Deductible waived)	At pharmacies contracting with Aetna 100% after a Preferred Generic: \$20 Copayment Non-Preferred Generic: \$150 Copayment Preferred Brand-Name: \$100 Copayment Non-Preferred Brand-Name: \$150 Copayment	50%

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 usf.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 Aetna.

*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.