

University of South Florida



Domestic Student Coverage With Care

The new insurance carrier for 2026-2027 is UnitedHealthcare.



Eligibility

All Domestic Graduate/Research/Teaching Assistants, Department Payees, Program Mandated students are eligible to enroll in this insurance plan at registration, subject to the insurance requirements as outlined by the University, unless proof of comparable coverage is provided. Credit hour requirement can be met by a combination of online and on-campus credit hours, not to exceed 50% online.

Eligible Dependents (including Domestic Partners) of enrolled students/scholars may participate in this plan on a voluntary basis.

For more information, visit usf.myahpcare.com.

Coverage Periods & Rates

	EARLY ARRIVAL 1 07/22/2026 - 08/16/2026	EARLY ARRIVAL 2 08/08/2026 - 08/16/2026	ANNUAL 08/17/2026 - 08/16/2027	FALL 08/17/2026 - 12/31/2026	SPRING/ SUMMER 01/01/2027 - 08/16/2027	SUMMER A 05/01/2027 - 08/16/2027	SUMMER B 06/25/2027 - 08/16/2027
Student	\$304	\$108	\$4,267	\$1,602	\$2,665	\$1,262	\$620
Spouse	\$304	\$108	\$4,267	\$1,602	\$2,665	\$1,262	\$620
Each Child ¹	\$304	\$108	\$4,267	\$1,602	\$2,665	\$1,262	\$620

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?

- UnitedHealthcare Choice Plus 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 2026-2027

Benefits

(Deductible applies unless otherwise stated below)

USF Student Health and Wellness Center: No Deductible, Copays, and Coinsurance apply to services rendered by the Student Health and Wellness Center.

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum	Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$750	\$1,500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$10,600	\$21,800
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$16,900	\$35,800
Room and Board Expense	70% after a \$250 Copay	50% after a \$250 Copay
Inpatient/Outpatient Surgery	70%	50%
Outpatient Physician's Visits	100% after a \$40 Copay (Deductible waived)	50%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	70% after a \$200 Copay	70% after a \$200 Copay
Urgent Care Center (Deductible waived)	70% after a \$50 Copay	50% after a \$50 Copay
Diagnostic X-ray Services & Laboratory Procedures	70% after a \$40 Copay (Deductible waived)	50%
Mental Health and Substance Use Disorder Treatment Office Visits	100% after a \$40 Copay (Deductible waived)	50%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	No Benefits
Prescription Drugs Up to a 30-day supply \$350 Deductible	At pharmacies contracting with UnitedHealthcare Pharmacy	
	100% after a Tier 1: \$20 Copay Tier 2: \$100 Copay Tier 3: \$150 Copay Specialty: \$200 Copay	50%
<u>Bulls Country Pharmacy</u> 100% after a Tier 1: \$20 Copay Tier 2: \$100 Copay Tier 3: \$150 Copay Specialty: \$200 Copay (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 usf.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown Team, 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), Part of the Brown Team.