University of South Florida

International Student Coverage With Care

The new insurance carrier for 2026-2027 is UnitedHealthcare.

Eligibility

All International students, including Graduate/Research/Teaching Assistants, Department Payees, and Program Mandated are required to enroll in the Plan, subject to the insurance requirements as outlined by the University, unless proof of comparable coverage is provided. In addition, International Visiting Scholars and international students participating in the OPT/CPT program may enroll in this plan during open enrollment or when a qualifying event occurs.

Eligible Dependents (including Domestic Partners) of insured students enrolled in the student insurance plan may participate in this plan on a voluntary basis.

For more information, visit **usf.myahpcare.com**.

Coverage Periods & Rates

	EARLY ARRIVAL 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	$65	$2,517	$945	$1,572	$744	$366
Spouse	$65	$2,517	$945	$1,572	$744	$366
Each Child[1]	$65	$2,517	$945	$1,572	$744	$366

[1]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 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 Vision Care (AVC)
- Access to Academic Student Assistance Program (ASAP)
- 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	$100	$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$6,850	$10,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	$13,700	$20,000
Room and Board Expense	100% after a $250 Copay	80% after a $250 Copay
Inpatient/Outpatient Surgery	100%	80%
Outpatient Physician's Visits (Deductible waived)	100% after a $40 Copay	80%
Medical Emergency Expenses Copay waived if admitted	100% after a $200 Copay	80% after a $200 Copay
Urgent Care Center (Deductible waived)	100% after a $35 Copay	80% after a $35 Copay
Diagnostic X-ray Services & Laboratory Procedures	100%	80%
Mental Health and Substance Use Disorder Treatment Office Visits	100%	80%
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 $500,000 Maximum per Policy Year (Deductible waived) Bulls Country Pharmacy 100% after a Tier 1: $20 Copay Tier 2: 70% Coinsurance Tier 3: 55% Coinsurance (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: $20 Copay Tier 2: 70% Coinsurance Tier 3: 55% Coinsurance	No Benefits

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.