

University of Louisville International Students

2025-2026

Student Coverage With Care



Who Can Enroll?

- All international students are required to have ACA-compliant health insurance.
- Students are automatically billed for the university-sponsored student insurance.
- Enrollment may be waived if certain criteria are met.

How to Enroll (or Waive)?

- Emails will be sent to your Louisville.edu account with the option to either Enroll or Request to Waive coverage.
- Waiver requests must be submitted before the deadline in order to be considered.

Campus Health Services:

Cardinal Station Center
215 Central Avenue
Suite 110
1 (502) 852-6479

Health Sciences Center
401 E Chestnut Street
Suite 110
1 (502) 852-6446

For more information, visit louisville.myahpcare.com.

Open Enrollment Periods

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 05/01/2026 - 07/31/2026
Open Enrollment Periods	07/18/2025 - 08/31/2025	11/14/2025 - 02/01/2026	04/17/2026 - 06/05/2026

To view all enrollment and coverage periods available, please visit louisville.myahpcare.com

PREFERRED HOSPITALS & PROVIDRES

- University of Louisville Hospital
- James Graham Brown Cancer Center
- Mary & Elizabeth Hospital
- Shelbyville Hospital
- Frazier Rehab
- Jewish Hospital
- Peace Hospital



Questions

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



ID Cards

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

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Benefits

(Deductible applies unless otherwise stated below). The PPO network is **UnitedHealthcare Choice Plus**.

	CAMPUS HEALTH	SELECT PROVIDERS (UOFL HEALTHCARE) Payments are based on the Allowed Amount	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Deductible *Applies toward In-Network Deductible	N/A	*\$200 per Person	\$700 per Person	\$1,000 per Person
Out-of-Pocket Maximum	N/A	\$5,000 per Person / \$10,000 Family		
Preventive Care Services (Deductible waived if In-Network) For more information, please visit healthcare.gov/preventive-care-benefits	100%	100%	100%	50%
Outpatient Physician's Visits (Deductible waived)	100%	80% after a \$30 Copay per visit	70% after a \$30 Copay per visit	50% after a \$30 Copay per visit
Room & Board Expense	N/A	80%	70%	50%
Inpatient/Outpatient Surgery	N/A	80%	70%	50%
Urgent Care Center (Deductible waived)	N/A	80% after a \$50 Copay per visit	70% after a \$50 Copay per visit	50% after a \$50 Copay per visit
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	N/A	70% after a \$150 Copay per visit	70% after a \$150 Copay per visit	70% after a \$150 Copay per visit
Diagnostic X-ray Services (Deductible waived)	N/A	80% after a \$25 Copay per visit	70% after a \$25 Copay per visit	50% after a \$25 Copay per visit
Laboratory Procedures (Deductible waived)	In-House 100%	100%	100%	50% after a \$20 Copay per visit
Prescription Drugs Up to a 31-day supply per prescription (Deductible waived)	N/A	100% after a: Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: 80%	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a: Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: 80%	75% (The Insured would need to pay for the prescription in full and submit the receipt to the company 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 louisville.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 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), a Risk Strategies Company.

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