

University of Louisville International Students

Student Coverage With Care



The new insurance carrier for 2026-2027 is Anthem.

Who Can Enroll?

- All international students are required to have ACA-compliant health insurance.
- Students are automatically billed for the

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.

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 08/01/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 07/31/2027	SUMMER 05/01/2027 - 07/31/2027
Open Enrollment Periods	07/17/2026 - 08/31/2026	11/13/2026 - 02/01/2027	04/16/2027 - 06/05/2027

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

PREFERRED HOSPITALS & PROVIDERS

- 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

University of Louisville 2026-2027

Benefits

(Deductible applies unless otherwise stated below). The PPO network is **Anthem Blue Cross Blue Shield**.

	CAMPUS HEALTH	SELECT PROVIDERS (UOFL HEALTHCARE) Payments are based on the Negotiated Charge	PREFERRED PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Deductible *Applies toward In-Network Deductible	N/A	*\$200 per Person	\$700 per Person	\$1,000 per Person
Out-of-Pocket Limit	N/A	\$10,000 per Person / \$20,000 Family		
Preventive Care Services (Deductible waived if In-Network) For more information, please visit healthcare.gov/preventive-care-benefits	100%	100%	100%	50%
Office Visits (Deductible waived) (Deductible waived)	100%	80% after a \$30 Copay per visit	70% after a \$30 Copay per visit	50% after a \$30 Copay per visit
Inpatient Hospital	N/A	80%	70%	50%
Inpatient/Outpatient Surgery	N/A	80%	70%	50%
Urgent Care (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
Emergency Room Facilities Services 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
Advanced Diagnostic Imaging (Deductible waived)	N/A	80%	70%	50%
Laboratory Procedures (Deductible waived)	In-House 100%	100%	100%	75% 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 Anthem Rx 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), Part of the Brown & Brown Team, is an independent company that provides program management and administrative services for the student health plans of Anthem Blue Cross Blue Shield 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), Part of the Brown & Brown Team.