

Valparaiso University - Domestic Students

Student Health Insurance Plan 2025-2026



Eligibility

All full-time graduate students taking nine (9) or more credit hours and full-time undergraduate students taking twelve (12) or more credit hours; and CONHP-College of Nursing & Healthcare Professions (part-time and full-time) are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. New students beginning full-time enrollment during the summer who are taking six (6) or more credit hours per summer term are eligible to enroll in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age. The student must actively attend classes for at least the first 31 days after the date for which coverage is purchased.

For more information, visit valpo.myahpcare.com.

What's Included?

- Access to Academic Vision Care (AVC)
- Virtual visits through AcademicLiveCare (ALC)
- Access to Academic Student Assistance Program (ASAP)
- Academic Emergency Services (AES)*
- Voluntary dental coverage
- PPO is UnitedHealthcare Choice Plus

Questions

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

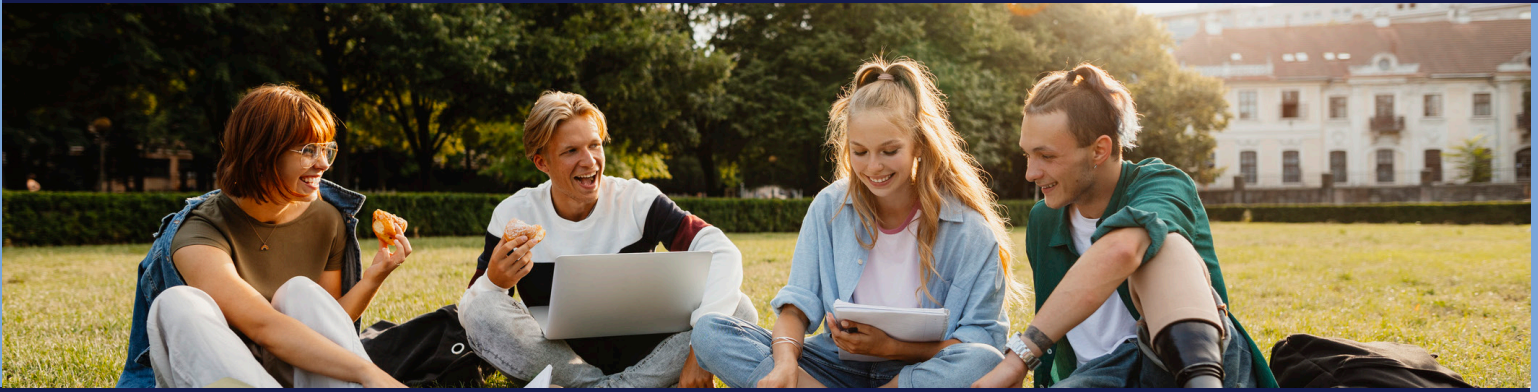
Insurance ID Card

To access your ID card, please visit
valpo.myahpcare.com/additionalresources

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 valpo.myahpcare.com upon approval by federal and state authorities.

*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.

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 (UHC).



Student Health Center: No Charge for Covered Medical Expenses, Deductible Waived, 100% of Usual and Reasonable Charge for Covered Prescription Expenses.

Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Overall Deductible Per Insured Person, per Policy Year	\$250	\$600
Student Out-of-Pocket Limit Per Insured Person, per Policy Year	\$6,000	\$20,550
Family Out-of-Pocket Limit For all Insureds in a Family, per Policy Year	\$12,000	N/A
Physician's Visits	80%	50%
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	80% after a \$150 Copay per visit	80% after a \$150 Copay per visit
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Durable Medical Equipment	80%	80%
Mental Illness/Substance Use Disorder Treatment	80%	50%
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	100% (Deductible waived)	No Benefits
Prescription Drugs Up to a 31-day supply per prescription This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies.	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: \$50 Copay Tier 4: 20% Coinsurance (Deductible waived)	No Benefits

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER (NEW STUDENTS) 01/01/2026 - 07/31/2026	SUMMER 05/01/2026 - 07/31/2026
Enrollment Deadline	04/22/2025 - 09/18/2025	11/14/2025 - 01/31/2026	05/01/2026 - 05/26/2026
Student	\$2,382	\$1,384	\$600
Spouse	\$2,382	\$1,384	\$600
Each Child ¹	\$2,382	\$1,384	\$600

¹The child rate is up to two (2) children. The cost for two (2) or more children will be two (2) times the child rate.
To view all enrollment and coverage periods available, please visit valpo.myahpcare.com.