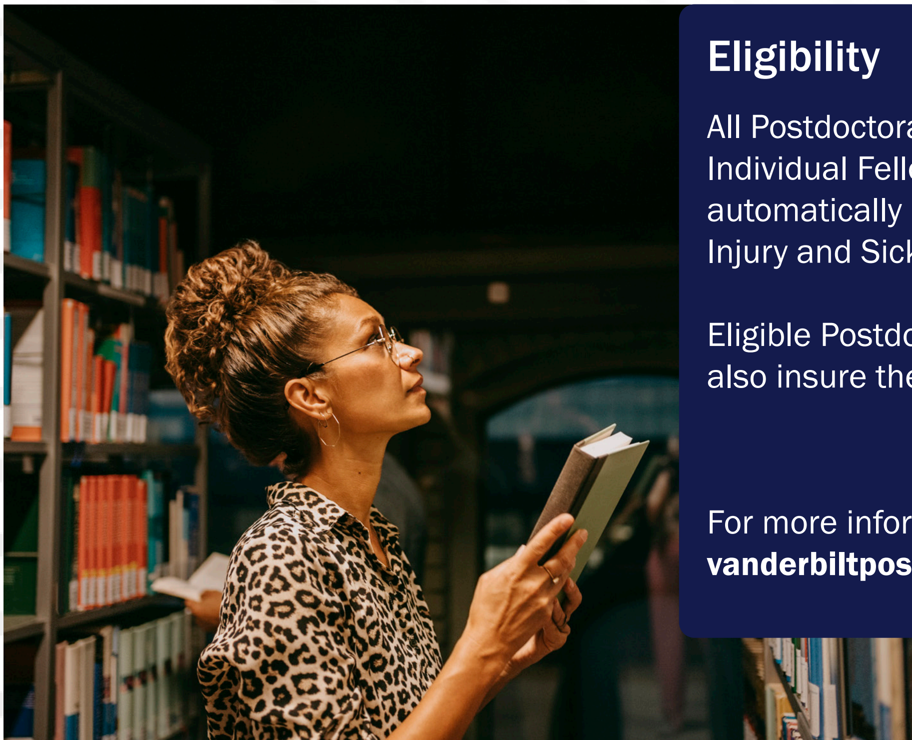
Vanderbilt University

Postdoctoral Trainees

VANDERBILT UNIVERSITY

Student Coverage With Care



Eligibility

All Postdoctoral Trainees who are funded by an Individual Fellowship or Training Grant are automatically enrolled in and billed for the Student Injury and Sickness Plan on a mandatory basis.

Eligible Postdoctoral Trainees who do enroll may also insure their dependents.

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

WHAT'S INCLUDED?

- Dental included with Student Health Insurance Plan enrollment
- Coverage while traveling with Academic Emergency Services (AES)*
- Access to Academic Vision Care (AVC)
- UnitedHealthcare Choice Plus is the Preferred Provider and will provide maxiumum benefits at lowest cost

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

Questions

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

ID Cards

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

Vanderbilt University 2026-2027

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
Beneft Maximum Per Insured Person, Per Policy Year	Unlimited	
Deductible Per Insured Person, Per Policy Year	$500	$1,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$5,000	$10,000
Family Out-of-Pocket Maximum All Insureds in a Family, Per Policy Year	$10,000	$20,000
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Outpatient Physician's Visits	100% after a $25 Copay (Deductible waived)	50%
Diagnostic X-Ray Services & Laboratory Procedures	80%	50%
Medical Emergency Expenses Copay waived if admitted	80% after a $250 Copay	80% after a $250 Copay
Urgent Care Center	80%	50%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	50%
Prescription Drugs including specialty drugs Up to a 30-day supply (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: $15 Copay Tier 2: $50 Copay Tier 3: $75 Copay	No Benefits

*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.

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 UnitedHealthcare.