

## All Other Graduate Students (Not in PhD and Masters of Fine Arts Programs)

### Student Coverage With Care



#### Eligibility

All International Students including students in the process of gaining a green card are automatically enrolled in the Student Health Insurance Plan (SHIP) and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished. All other degree and non-degree seeking students (excluding DUS and Consortium students) enrolled in 4+ credit hours, a 0-credit research/dissertation course, or any other course that is considered to equate to full-time enrollment are automatically enrolled in SHIP and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

For more information, visit [vanderbilt.myahpcare.com](https://vanderbilt.myahpcare.com).

#### WHAT'S INCLUDED?

Telehealth solutions through Mantra Health

Access to Academic Vision Care (AVC)

Coverage while traveling with Academic Emergency Services (AES)\*

UnitedHealthcare Choice Plus is the Preferred Provider and will provide maximum 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 [vanderbilt.myahpcare.com](https://vanderbilt.myahpcare.com) upon approval by federal and state authorities.



#### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



#### ID Cards

To access your ID Card, please visit [vanderbilt.myahpcare.com](https://vanderbilt.myahpcare.com)

# Vanderbilt University 2025-2026

## Benefits

(Deductible applies unless otherwise stated below)

	STUDENT HEALTH CENTER 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
<b>Benefit Maximum</b> Per Insured Person, Per Policy Year		Unlimited	
<b>Deductible</b> Per Insured Person, Per Policy Year	N/A	\$500	\$1,000
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Policy Year	N/A	\$5,000	\$10,000
<b>Family Out-of-Pocket Maximum</b> All Insureds in a Family, Per Policy Year	N/A	\$10,000	\$20,000
<b>Hospital Room and Board Expense</b>	N/A	80%	50%
<b>Inpatient/Outpatient Surgery</b>	N/A	80%	50%
<b>Outpatient Physician's Visits</b>	100%	100% after a \$25 Copay (Deductible waived)	50%
<b>Diagnostic X-Ray Services &amp; Laboratory Procedures</b>	N/A	80%	50%
<b>Medical Emergency Expenses</b> Copay waived if admitted	N/A	80% after a \$250 Copay	80% after a \$250 Copay
<b>Urgent Care Center</b>	N/A	80%	50%
<b>Preventive Care Services</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	100% (Deductible waived)	50%
<b>Prescription Drugs</b> including specialty drugs Up to a 30-day supply (Deductible waived)	N/A	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), 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.