

Student Coverage With Care



Eligibility

All students enrolled in nine (9) or more credit hours and taking any in-person classes will be automatically enrolled in student insurance. All Quad Cities students will be automatically enrolled in student insurance.

Proof of insurance will be required for any student who wishes to waive coverage, and the alternative insurance must have a Deductible of \$1,500 or lower, as well as being ACA-compliant. Any waivers with plans with a Deductible greater than \$1,500 per Insured Person will be denied. There will be no exceptions.

All International students are allowed to submit a waiver request as long as their alternative insurance is employer- or embassy-sponsored and their alternative insurance has a Deductible of \$1,500 or lower, as well as being ACA-compliant.

Eligible students who do enroll may also insure their eligible Dependents on a voluntary basis.

The student must actively attend classes for at least 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

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

Coverage Periods & Rates

	FALL 08/01/2025 - 01/31/2026	SPRING/SUMMER Matriculates 01/01/2026 - 07/31/2026	SPRING/SUMMER 02/01/2026 - 07/31/2026	SUMMER Matriculates 06/01/2026 - 07/31/2026
Open Enrollment	06/02/2025 - 09/10/2025	12/01/2025 - 02/09/2026	12/01/2025 - 02/09/2026	05/01/2026 - 06/01/2026
Waiver Deadline	06/02/2025 - 09/10/2025	12/01/2025 - 01/26/2026	12/01/2025 - 01/26/2026	05/01/2026 - 06/01/2026
Student	\$1,061	\$1,232	\$1,061	\$354
Spouse/Domestic Partner	\$1,061	\$1,232	\$1,061	\$354
Each Child ¹	\$1,061	\$1,232	\$1,061	\$354

To view all enrollment and coverage periods available, please visit [wiu.myahpcare.com](https://www.wiu.myahpcare.com)

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Vision Care (AVC)

Coverage while traveling with Academic Emergency Services (AES)*

UnitedHealthcare Choice Plus PPO Network



Questions

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



ID Cards

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

Western Illinois University 2025-2026

Benefits

(Deductible applies unless otherwise stated below).

****McDonough District Hospital will be treated as an In-Network facility.**

Student Health Center: The Deductible will be waived and benefits paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Beu Health Center. The Copay will be waived for Covered Medical Expenses incurred at the Beu Health Center for the following services: Physician's Visits and Prescription Drugs.

	IN-NETWORK 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	
Individual Deductible Per Insured Person, Per Policy Year	\$500	\$1,000
Family Deductible For all Insureds in a Family, Per Policy Year	\$1,500	\$3,000
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$7,200	\$20,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$13,200	\$38,400
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Outpatient Physician's Visits Including Specialists and Consultants	100% after a \$25 Copay (Deductible waived)	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Medical Emergency Expense Copay waived if admitted	80% after a \$300 Copay	80% after a \$300 Copay
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	80%
Prescription Drugs Up to a 30-day supply	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after: Tier 1: \$30 Copay Tier 2: \$60 Copay Tier 3: \$80 Copay (Deductible waived)	50% after: Generic Drug: \$60 Copay Brand-Name Drug: \$80 Copay

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 wiu.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.

AHP (25) UHC-WIU