Western Kentucky University - International

2026-2027 wku.myahpcare.com

The New Insurance Carrier is UnitedHealthcare Insurance Company

STUDENT COVERAGE WITH CARE

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 **wku.myahpcare.com** upon approval by federal and state authorities.

BENEFITS MAXIMUMS & DEDUCTIBLES

	PREFERRED PROVIDER Payments based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments based on the Allowed Amount
Overall Plan Maximum Per Insured Person, Per Policy Year	There is No Overall Maximum Dollar Limit On the Policy	
Plan Deductible Per Insured Person, Per Policy Year	$500	$1,000
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$6,850	$12,000

BENEFITS

(Deductible applies unless otherwise stated below) **The PPO Network is UnitedHealthcare Choice Plus.**

	MED CENTER HEALTH @ WKU HEALTH SERVICES	PREFERRED PROVIDER Payments based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments based on the Allowed Amount
Outpatient Physician's Visits	100%	100% after a $50 Copayment (Deductible waived)	60%
Diagnostic X-ray Services	100%	80%	60%
Laboratory Procedures	100%	80%	60%
Medical Emergency Services (Copayment waived if admitted)	N/A	80% after a $250 Copayment per visit	60% after a $250 Copayment per visit
Prescription Drugs (Deductible waived) Up to 30-day supply per prescription	N/A	100% after a Tier 1: $20 Copayment Tier 2: $35 Copayment Tier 3: 50% Specialty: 50%	100% after a Tier 1: $20 Copayment Tier 2: $35 Copayment
Room & Board Expense	N/A	80%	60%
Inpatient/Outpatient Surgery	N/A	80%	60%
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits/	100%	100%	75%

COVERAGE PERIODS & RATES

	FALL	SPRING/SUMMER	SUMMER
Coverage Periods	08/01/2026 - 12/31/2026	01/01/2027 - 07/31/2027	05/04/2027 - 07/31/2027
Open Enrollment	07/22/2026 - 09/18/2026	12/02/2026 - 02/15/2027	04/16/2027 - 06/17/2027
Student	$1,254	$1,737	$729

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 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.

ELIGIBILITY

All international students including ESLI, F-1, J1, visiting faculty and scholars are automatically enrolled in the this plan at registration, unless proof of comparable coverage is furnished.

DO YOU HAVE YOUR INSURANCE CARD?

Digital ID cards can be accessed 24/7 by creating an account with UHCSR online at uhcsr.com/myaccount or by downloading the UHCSR mobile app to your smart phone or device. To create your account, you will need to use your student ID number.

WHAT'S INCLUDED?

- Academic Student Assistance Program (ASAP)
- Access to Academic Vision Care (AVC)
- Telehealth solutions through AcademicLiveCare (ALC)
- Coverage while traveling with Academic Emergency Services (AES)*
- Optional Dental Coverage

For more information, visit wku.myahpcare.com.