



West Virginia University

# Student Coverage With Care 2025-2026



## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Optional  
Aetna Dental  
and Vision  
Coverage



Academic  
Emergency  
Services  
(AES)\*



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



Coverage  
when  
traveling



Access to the  
Aetna PPO  
Network

## Eligibility

All domestic students who are enrolled in six or more credit hours and all international students enrolled in one or more credit hours at West Virginia University or West Virginia University Institute of Technology, including WVU students enrolled in fully online programs, are automatically enrolled in the West Virginia University Student Health Insurance Plan and may opt-out. Please Note: Dependents of students are not eligible to purchase the 2025-2026 West Virginia University Student Health Insurance Plan.

Students who fall below the credit hour requirement prior to the end of the add/drop period will be disenrolled from the plan and refunded the premium for that term. Students who fall below the credit hour requirement after the end of the add/drop period will remain enrolled in the plan and will not be refunded the premium.

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

## Questions

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

## Insurance ID Card

To access your ID card, please visit [wvu.myahpcare.com/additionalresources](https://wvu.myahpcare.com/additionalresources)

\*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 Aetna.

## Benefits

(Deductible applies unless otherwise stated below)

**Student Health Services:** A referral is required from WVU Student Health Services and must be updated at the beginning of each policy year. If you do not get a referral, covered benefits will be paid at the Out-of-Network coverage cost sharing.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Individual Deductible Per Person, per Policy Year	\$500	\$5,000
Individual Out-of-Pocket Limit Per Person, per Policy Year	\$8,350	Unlimited
Physician and Specialist Services Including Consultants Office Visits	80% after a \$25 Copayment per visit (Deductible waived)	50% after a \$70 Copayment per visit
Urgent Care	80% after a \$50 Copayment per visit	50% after a \$50 Copayment per visit
Inpatient Hospital (Room and board and other miscellaneous services and supplies)	80% after a \$300 Copayment per visit	50% after a \$300 Copayment per visit
Inpatient/Outpatient Surgery	80%	50%
Diagnostic Complex Imaging Services and Lab Work	80% after a \$25 Copayment per visit (Deductible waived)	50% after a \$70 Copayment per visit
Hospital Emergency Room (Copayment waived if admitted)	80% after a \$300 Copayment per visit	80% after a \$300 Copayment per visit
Prescription Drugs Up to 30-day supply per prescription (Deductible waived)	At pharmacies contracting with Aetna 100% after a Preferred Generic Drug: \$15 Copayment Preferred Brand-Name Drug: \$40 Copayment Non-Preferred Generic/Brand-Name Drug: \$75 Copayment Specialty Drug: 20% Coinsurance	
Preventive Care Services For more information, visit <a href="https://www.healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	50%

## Coverage Periods & Rates

	ANNUAL 08/11/2025 - 08/10/2026	FALL 08/11/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 08/10/2026	SUMMER ONLY 05/11/2026 - 08/10/2026
Waiver Periods	06/01/2025 - 07/25/2025	06/01/2025 - 08/26/2025	10/27/2025 - 01/16/2026	N/A
Student	\$3,050	\$1,196	\$1,854	\$769

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 [wvu.myahpcare.com](https://www.wvu.myahpcare.com) upon approval by federal and state authorities.