

Student Health Insurance Plan 2024-2025



Eligibility

All graduate students participating in the following clinical programs with 6 or more credits: DOT, DPT, MS SLP, MSN, Master of Nutrition, MSW (not MSW.OL), dual degree MSW, PsyD, dual degree PsyD, PA Program, and all Chester campus graduate students living in residential halls (regardless of credit hours) will be enrolled in the insurance plan unless proof of comparable coverage is provided by the relevant deadline. The premium for coverage is added to their tuition billing.

What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Emergency Services (AES)*
- Access to Academic Student Assistance Program (ASAP)

More Information

For full details of participation in the plan, please view the complete brochure online at: widener.myahpcare.com

Questions

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

Insurance ID Card

To access your ID card, please visit widener.myahpcare.com/additionalresources

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **UnitedHealthcare Choice Plus PPO**.

*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.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at widener.myahpcare.com.

Widener University 2024-2025

Benefits

Deductible applies unless otherwise stated below

	PREFERRED PROVIDER Payments are based on the PPO Allowance	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges
Benefit Maximum Per Insured Person, Per Policy Year		Unlimited
Deductible Per Insured Person, Per Policy Year	\$200	\$600
Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$5,500	\$10,000
Inpatient Physician's Visits	80%	60%
Outpatient Physician's Visits	100% after a \$25 Copay (Deductible waived)	60%
Urgent Care Center (Deductible waived)	80% after a \$50 Copay	60% after a \$50 Copay
Room and Board Expense	80%	60%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	80% after a \$150 Copay	80% after a \$150 Copay
Inpatient/Outpatient Surgery	80%	60%
Diagnostic X-ray Services	80%	60%
Prescription Drugs Up to 31 day supply per prescription (Deductible waived)	100% after a Tier 1: \$15 Copay Tier 2: \$35 Copay Tier 3: \$60 Copay	No Benefits
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	No Benefits

Coverage Periods & Rates

	ANNUAL 08/01/24 - 07/31/25	ANNUAL RE-ENROLLMENT 08/25/24 - 07/31/25	FALL 08/01/24 - 12/31/24	FALL RE-ENROLLMENT 08/25/24 - 12/31/24	SPRING/ SUMMER 01/01/25 - 07/31/25
Graduate Students	\$3,956	\$3,695	\$1,657	\$1,397	\$2,299

To view all enrollment and coverage periods available, please visit widener.myahpcare.com