

Student Coverage With Care



Eligibility

All graduate students participating in the following clinical programs with 6 or more credits: DOT, DPT, MS SLP, MSN, MSW (not MSW.OL), dual degree MSW, PsyD, dual degree PsyD, and PA Program are automatically enrolled in the insurance plan at registration, and the premium for coverage is added to their tuition billing unless proof of comparable coverage is provided by the relevant deadline.

For more information, visit widener.myahpcare.com.

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Graduate Students	\$3,799	\$1,593	\$2,206

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

WHAT'S INCLUDED?

Telehealth solutions through AcademicLiveCare (ALC)

Access to Academic Student Assistance Program (ASAP)

Access to Academic Emergency Services (AES)*

PPO network is UnitedHealthcare Choice Plus PPO



Questions

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



ID Cards

To access your ID Card, please visit widener.myahpcare.com

Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED 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	
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)	At pharmacies contracting with UnitedHealthcare Pharmacy 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

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 widener.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.