

## Student Coverage With Care



### Eligibility

All full-time undergraduate students taking 12 or more credit hours and nursing transfer students with 60 credits are automatically enrolled in the insurance plan at registration. The premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished by the relevant deadline.

All registered international students are automatically enrolled in the insurance plan on a mandatory basis at the time of registration, and the premium for coverage is included in their tuition billing.

For more information, visit [widener.myahpcare.com](https://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	SUMMER (NURSING TRANSFER STUDENTS) 05/20/2026 - 07/31/2026
Domestic Undergraduate & International Students	\$2,071	\$869	\$1,202	\$414

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



### ID Cards

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

# Widener University 2026-2027

## 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
<b>Benefit Maximum</b> Per Insured Person, Per Policy Year	Unlimited	
<b>Deductible</b> Per Insured Person, Per Policy Year	\$200	\$600
<b>Out-of-Pocket Maximum</b> Per Insured Person, Per Policy Year	\$5,500	\$10,000
<b>Inpatient Physician's Visits</b>	80%	60%
<b>Outpatient Physician's Visits</b>	100% after a \$25 Copay (Deductible waived)	60%
<b>Urgent Care Center</b> (Deductible waived)	80% after a \$50 Copay	60% after a \$50 Copay
<b>Room and Board Expense</b>	80%	60%
<b>Medical Emergency Expenses</b> Copay waived if admitted (Deductible waived)	80% after a \$150 Copay	80% after a \$150 Copay
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>Diagnostic X-ray Services</b>	80%	60%
<b>Prescription Drugs</b> 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
<b>Preventive Care Services</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	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](https://widener.myahpcare.com) upon approval by federal and state authorities.

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.