



### Eligibility

All Domestic Undergraduate students taking five or more credit hours and all Domestic Graduate students taking three or more credit hours are eligible to enroll in this insurance plan on a voluntary basis.

All approved Domestic Graduate Assistants, Domestic Graduate research assistants, Domestic Graduate teaching assistants and Domestic Graduate fellowship students taking at least three credit hours per semester and all international visiting scholars under UA J-1 Visa Sponsorship are eligible to enroll in this insurance plan on a voluntary basis. Students taking internet classes in addition to taking the required number of credit hours in an on-campus classroom are eligible to enroll on a voluntary basis.

Students classified as Distance Learning primarily enrolled in internet classes are not eligible to enroll in this plan. Main Campus students in courses designated as On-line Main (OLM) will remain eligible.

All International and English Language Institute students are required to purchase this insurance plan on a mandatory basis, including all approved International Graduate assistants, International Graduate research assistants, International Graduate teaching assistants and International Graduate fellowship students taking at least three credit hours per semester. Waiver only permitted if student is covered under a government sponsored plan (i.e. Saudi Arabian Cultural Mission, Kuwait government sponsored students, Oman government sponsored students, etc.) or the student is covered under an employer sponsored plan (either as an insured or dependent). Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

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

### What's Included?

- Access to 24-Hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Access to Academic Emergency Services (AES)
- PPO is BlueCard® PPO

### 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  
[ua.myahpcare.com/additionalresources](https://ua.myahpcare.com/additionalresources)

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



# Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK 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 Plan Coverage Period	Unlimited	
Individual Deductible Per Insured Person, per Plan Coverage Period	\$250	\$1,000
Family Deductible For all Insured in a Family, per Plan Coverage Period	\$750	\$3,000
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$8,700	N/A
Family Out-of-Pocket Maximum For all Insured in a Family, per Plan Coverage Period	\$17,400	N/A
Inpatient Hospital Precertification Required	80%	60% In Alabama: Covered only for medical emergency services and accidental injury
Student Health Center (SHC) Services For students, outpatient services received from a provider other than the SHC without a referral from the SHC will be paid at the out-of-network benefit level. For more information please visit <a href="http://ua.myahpcare.com">ua.myahpcare.com</a> .  No referral is required from the Student Health Center for certain services, for more information please visit; <a href="http://ua.myahpcare.com">ua.myahpcare.com</a> .  Dependents are not eligible to use the SHC and therefore are exempt from the above limitations and requirements.	100%, after \$20 office visit Copay, no Deductible; any other medical service available and rendered at SHC - 100%, no Copay or Deductible	N/A
Outpatient Surgery Including Ambulatory Surgical Centers	80%	60% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	80%	60% In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray (Services provided under physician benefits)	80%	60% In Alabama: 50%
Rehabilitative and Habilitative	80%	60% In Alabama: 50%
Emergency Room (Medical Emergency)	80% after a \$200 Copay (Copay waived if admitted)	80% after a \$200 Copay (Copay waived if admitted)
Prescription Drugs Other benefits available at Prime Participating Pharmacies - for more information, please visit <a href="http://ua.myahpcare.com">ua.myahpcare.com</a>	Student Health Center 100% after the following Copays, no Deductible Tier 1 & 2: \$10 Copay Tier 3: \$40 Copay Tier 4: \$50 Copay Tier 5: \$40 Copay Tier 6: \$50 Copay	Not Covered
Preventive Care For more information, please visit: <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% No Deductible	Not Covered



## Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Enrollment Periods	07/01/2025 - 09/10/2025	11/17/2025 - 01/28/2026	04/15/2026 - 06/25/2026
Student	\$970.02	\$1,344.08	\$386.74
Spouse	\$970.02	\$1,344.08	\$386.74
One Child	\$970.02	\$1,344.08	\$386.74
Two or More Children	\$1,940.04	\$2,688.16	\$773.48

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