



Xavier University

# Student Coverage With Care 2025-2026



## What's Included?



Academic  
Emergency  
Services (AES)\*



Access to a  
24-hour  
nurse line



Coverage  
when  
traveling



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



PPO is  
UnitedHealthcare  
Choice Plus



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

## Eligibility

Xavier University requires all full-time domestic students taking at least 12 or more credit hours to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. All international students are required to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. International students with F-1 and J-1 Visas are required to have current health insurance coverage with a U.S. claims address.

Other Xavier students who are eligible to purchase this plan on a Voluntary basis include:

- Undergraduate taking 6-11 credit hours.
- Graduate students taking six (6) or more credit hours who are enrolled in an organized course of study or degree program given by an academic department of the University.
- Students taking less than six (6) credit hours, but who are enrolled in an organized course of study or degree program given by an academic department of the University, or students who are fulfilling a non coursework requirement of that program (thesis, dissertation etc).

Dependents are no longer eligible to enroll in this coverage.

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

\*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 UnitedHealthcare Insurance Company.

**STUDENT HEALTH CENTER:** Benefits at the Student Health Center will be paid at 100% after a \$30 Copay per visit.

## 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
Individual Deductible Per Insured Person, Per Policy Year		\$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year		\$7,150
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Outpatient Physician's Visits (Deductible waived)	80% after a \$35 Copay per visit	50% after a \$35 Copay per visit
Rehabilitation & Habilitation Services, includes physical, speech & occupational therapy (Deductible waived)	80% after a \$35 Copay per visit	50% after a \$35 Copay per visit
Diagnostic X-ray Services & Laboratory Expenses	80%	50%
Medical Emergency Expense Copay waived if admitted (Deductible waived)	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
Prescription Drugs Up to a 31-day supply per prescription	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay (Deductible waived)	50% Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/ preventive-care-benefits</a>	100% (Deductible waived)	50%

## Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	SPRING/SUMMER (NEW STUDENTS ONLY) 01/01/2026 - 07/31/2026	SUMMER (NEW STUDENTS ONLY) 05/01/2026 - 07/31/2026
Enrollment Periods	06/03/2025 - 08/26/2025	11/17/2025 - 01/30/2026	04/03/2026 - 05/26/2026
Student	\$3,355	\$1,949	\$845

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

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