

### Student Coverage With Care



#### Eligibility

All Postdoctoral Trainees who are funded by an Individual Fellowship or Training Grant are automatically enrolled in and billed for the Student Injury and Sickness Plan on a mandatory basis.

Eligible Postdoctoral Trainees who do enroll may also insure their dependents.

For more information, visit [vanderbiltpostdoc.myahpcare.com](http://vanderbiltpostdoc.myahpcare.com).

#### WHAT'S INCLUDED?

Dental included with Student Health Insurance Plan enrollment

Coverage while traveling with Academic Emergency Services (AES)\*

Access to Academic Vision Care (AVC)

UnitedHealthcare Choice Plus is the Preferred Provider and will provide maximum benefits at lowest cost

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



#### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](http://help.ahpcare.com)



#### ID Cards

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

# Vanderbilt University 2025-2026

## Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER <small>Payments are based on the Allowed Amount</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Allowed Amount</small>
<b>Benefit Maximum</b> Per Insured Person, Per Policy Year	Unlimited	
<b>Deductible</b> Per Insured Person, Per Policy Year	\$500	\$1,000
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Policy Year	\$5,000	\$10,000
<b>Family Out-of-Pocket Maximum</b> All Insureds in a Family, Per Policy Year	\$10,000	\$20,000
<b>Hospital Room and Board Expense</b>	80%	50%
<b>Inpatient/Outpatient Surgery</b>	80%	50%
<b>Outpatient Physician's Visits</b>	100% after a \$25 Copay <small>(Deductible waived)</small>	50%
<b>Diagnostic X-Ray Services &amp; Laboratory Procedures</b>	80%	50%
<b>Medical Emergency Expenses</b> Copay waived if admitted	80% after a \$250 Copay	80% after a \$250 Copay
<b>Urgent Care Center</b>	80%	50%
<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% <small>(Deductible waived)</small>	50%
<b>Prescription Drugs</b> including specialty drugs Up to a 30-day supply <small>(Deductible waived)</small>	At pharmacies contracting with UnitedHealthcare Pharmacy  100% after a Tier 1: \$15 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay	No Benefits

\*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.