



# 2026-2027 Student Health Insurance Plan: Miami University

## Who can enroll?

All registered international students are required to purchase this insurance plan on a mandatory basis.

All full time domestic graduate students taking nine or more credit hours and all domestic full-time undergraduate students taking 12 or more credit hours are automatically enrolled in this insurance plan at registration unless proof of comparable coverage is furnished.

All full-time students attending a regional campus location may purchase this plan on a voluntary basis.

If the plan includes dependent coverage, then eligible students who do enroll may also insure their dependents.

## Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account

[uhcsr.com/MyAccount](http://uhcsr.com/MyAccount)

Find an in-network provider

**Choice Plus**

Find a prescription drug provider

**Optum Rx**

Value-added benefits and services (Student Assist<sup>1</sup> and UHC Global<sup>3</sup>)

[uhcsr.com/MyAccount](http://uhcsr.com/MyAccount)

If you need language assistance

**Language Assistance**

## Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring/Summer
Waiver Dates		7/1/2026 – 8/1/2026	12/15/2026 – 1/31/2027
Coverage dates	8/1/2026 – 7/31/2027	8/1/2026 – 12/31/2026	1/1/2027 – 7/31/2027
Student	\$2,226.00	\$933.00	\$1,293.00
Spouse	\$2,226.00	\$933.00	\$1,293.00
One Child	\$2,226.00	\$933.00	\$1,293.00
Two or More Children	\$4,452.00	\$1,866.00	\$2,586.00
Spouse and Two or More Children	\$6,678.00	\$2,799.00	\$3,879.00

Rates are subject to regulatory approval and may change.

26COL5328-109-1

## Plan highlights

### Metallic Level: Platinum with actuarial value of 92.130%

Student Health Center Message: In an effort to support a healthy college experience, Student Health Services provides quality outpatient care, with services including general medicine, injury care and immunizations, as well as gynecology, laboratory, and psychiatry services. Students are encouraged to visit the Student Health Services Center located at 421 S. Campus Ave. Oxford, OH 45056.

Benefits	Preferred Providers	Out-of-Network Providers
<b>Overall Plan Maximum</b>	<b>There is no overall maximum dollar limit on the Policy</b>	
<b>Plan Deductible</b>	\$350 Per Insured Person, per Policy Year	
<b>Out-of-Pocket Maximum</b> After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.	\$1,500 Per Insured Person, Per Policy Year \$5,000 For all Insureds in a Family, Per Policy Year	\$5,000 Per Insured Person, Per Policy Year \$10,000 For all Insureds in a Family, Per Policy Year
<b>Coinsurance</b> All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
<b>Prescription Drugs</b> UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2 times the retail Copay up to a 90 day supply. For oral chemotherapeutic agents, the amount of any applicable Deductibles, Copayments or Coinsurance combined shall not exceed \$100 per Prescription Order or Refill up to a 31-day supply, regardless of tier placement.	\$15 Copay for Tier 1 \$40 Copay for Tier 2 \$70 Copay for Tier 3 Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	\$40 Copay for generic drugs \$70 Copay for brandname drugs 100% of billed charge up to a 30-day supply per prescription not subject to Deductible
<b>Preventive Care Services</b> Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for a complete list of the services provided for specific age and risk groups.	100% of Allowed Amount	60% of Allowed Amount after Deductible
<b>Physician's Visits</b>	80% of Allowed Amount after Deductible	60% of Allowed Amount after Deductible
<b>Physiotherapy</b> Benefits for physical therapy, occupational therapy, and manipulative therapy will have a cost-sharing no greater than the cost-sharing for Outpatient Physician's Visits.	80% of Allowed Amount after Deductible	60% of Allowed Amount after Deductible

## Questions about your plan?

Contact Customer Service at **1-888-799-7716** or at [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)

<sup>1</sup>Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. <sup>3</sup>Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand. © 2026 United HealthCare Services, Inc. All Rights Reserved. The written materials contained in this document are a confidential property of UnitedHealth Group. Do not distribute or reproduce any materials without the express written consent of UnitedHealth Group. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy 2026-109-1. For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force, please refer to [uhcsr.com/miamioh](http://uhcsr.com/miamioh). NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance Policy issued by UnitedHealthcare. This document is a summary only and does not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant Policy of insurance. This document is not an insurance Policy document and your receipt of this document does not constitute the issuance or delivery of a Policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. The rates referenced are applicable to the plan design. UnitedHealthcare Student Resources may require to change the rates and/ or the plan design to comply with federal or state laws, regulations, or direction.