

2020-2021 University of San Diego
Student Health Insurance Plan Comparison Worksheet

<u>General Provisions</u>	<u>Your Current Health Plan</u>		<u>University of San Diego Plan</u>	
Annual Premium (Monthly x 12)			TBD	
Plan Type - Must provide maximum dollar coverage of at least \$100,000 per illness or injury (HMO, PPO, Indemnity)			Open Access Managed Choice POS	
Service Area Coverage (Where you can use your health insurance)			United States and Worldwide	
Preferred Provider Network (Where you can find "in-network" healthcare providers)			United States	
Travel Assistance, Medical Evacuation for at least \$50,000, Repatriation for at least \$25,000			Yes, Included in the Plan	
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Annual Deductible			\$300/Insured waived when referral is made from USD Student Wellness Services	\$600/Insured
Coinsurance Share (i.e. Plan pays 80%, insured person pays 20%)			80%	65%
Annual Pharmacy Deductible			\$100	N/A
Co-pay Rx Tier 1 (Generics)			\$15	No Benefits
Co-pay Rx Tier 2 (Brand/Preferred)			\$30	No Benefits
Co-pay Rx Tier 2 (Brand/Non-Preferred)			\$50	No Benefits
Annual Out-of-Pocket Maximum			\$7,900	\$12,700
Comments Section:	All full-time students are subject to the Student Health Insurance Requirement. If you are enrolled in full-time units you are eligible to enroll to have coverage. If you are temporarily remote learning due to COVID-19, you are still eligible to enroll.			

For more information regarding the SHIP, or to enroll or waive, please visit:
www.gallagherstudent.com/USD