



# 2025 - 2026

## Student Health Insurance Plan: Xavier University of Louisiana

### Who can enroll?

All undergraduate students are automatically enrolled in this plan on a hard waiver basis. All graduate students may participate on a voluntary basis.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes.

Students who do enroll may insure their dependents.

### Plan resources at your fingertips

How do I waive coverage?	<a href="http://www.gallagherstudent.com/XULA">www.gallagherstudent.com/XULA</a>
View benefits, submit a claim and download your ID card via My Account	<a href="http://www.gallagherstudent.com/XULA">www.gallagherstudent.com/XULA</a>
Find an in-network provider	<b>UHC Options PPO</b>
Find a prescription drug provider	<b>Optum Rx</b>
Value-added benefits and services (Student Assist <sup>1</sup> , HealthiestYou <sup>2</sup> , UHC Global <sup>3</sup> )	<a href="http://uhcsr.com/myaccount">uhcsr.com/myaccount</a>

### Coverage periods, plan cost and deadline dates

Waiver deadline	September 9, 2025
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Rates	Annual	Spring
Coverage dates	8/17/25 – 8/16/26	1/15/26 - 8/16/26
Student	\$1,674.00	\$986.00
Spouse	\$1,664.00	\$976.00
One Child	\$1,664.00	\$976.00
Two or More Children	\$3,328.00	\$1,951.00
Spouse and Two or More Children	\$4,992.00	\$2,927.00

Rates are subject to regulatory approval and may change.

Plan highlights

Metallic Level: GOLD WITH ACTUARIAL VALUE OF 82.450%

Benefits	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy	
Plan Deductible	\$500 Per Insured Person, Per Policy Year	
Out-of-Pocket Maximum <i>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.</i>	\$6,600 Per Insured Person, Per Policy Year \$13,200 For all Insureds in a Family, Per Policy Year	There is no Out-of-Pocket Maximum for Out-of-Network benefits.
Coinsurance <i>All benefits are subject to satisfaction of the Deductible. Specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	75% of Allowed Amount for Covered Medical Expenses	55% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 3 times the retail Copay up to a 90 day supply.</i>	\$25 Copay for Tier 1 \$40 Copay for Tier 2 \$50 Copay for Tier 3 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	No Benefits
Preventive Care Services <i>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.</i>	100% of Allowed Amount	No Benefits
The following services have per service Copays <i>This list is not all inclusive. Please read the plan certificate for complete listing of Copays.</i>	Physician's Visits: \$50 not subject to Deductible Lab: \$50 not subject to Deductible Medical Emergency: \$175 not subject to Deductible	Physician's Visits: \$50 not subject to Deductible Medical Emergency: \$175 not subject to Deductible

Questions about your plan?

Contact Customer Service at 1-800-406-5207  
or at [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA)

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ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

注意：免費提供語言協助服務。請致電 1-866-260-2723。

