

# Student Health Insurance Plan

## University of Maine System

Undergraduate and Graduate Students



### Rates & Dates

Enroll/Waive Deadline: October 1, 2020

Coverage Period: 8/01/2020-7/31/2021

Premium: \$ 2,264

### Enroll/Waive Deadline and Coverage Period

If your existing health plan covers you in your school area, you may opt to submit a waiver by logging in to your school specific website and entering your insurance information. Learn more about plan details at: [www.gallagherstudent.com/ums](http://www.gallagherstudent.com/ums).



### Login Online

Log into [www.gallagherstudent.com/ums](http://www.gallagherstudent.com/ums) and follow the login instructions.



Maine's  
Public  
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### Find A Healthcare Provider

The Provider network for this plan is Anthem. You may choose any physician or hospital; however, using providers that are part of the network will decrease your share of the costs. For a complete listing of network providers, click "Find a Doctor" at:

[www.gallagherstudent.com/ums](http://www.gallagherstudent.com/ums)

### Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage than individual plans purchased through state marketplaces. Premiums are lower and your out of pocket costs will be lower as well. Most plans are PPO's (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.



### Prescription Drugs

To fill a prescription visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" at:

[www.gallagherstudent.com/ums](http://www.gallagherstudent.com/ums)

### ***This insurance may be used at a University Health Center***

	In Network	Out of Network
<b>Deductible</b>	\$250	\$250
<b>Covered Percentage</b>	80% of Preferred Allowance	60% of Usual & Customary Charges
<b>Office Visit</b>	\$30 Copay	60% of Usual & Customary Charges
<b>Emergency Room</b>	\$200 and then 80%	\$200 and then 80%
<b>Prescription Drug</b>	\$15 Copay Tier 1 \$45 Copay Tier 2 \$75 Copay Tier 3	40% Coinsurance Tier 1 40% Coinsurance Tier 2 40% Coinsurance Tier 3

