

# Student Health Insurance Plan

## University of Maine System

Graduate Assistants and International Students

### Rates & Dates



Enroll/Waive Deadline: October 1, 2021  
Coverage Period: 8/01/2021 - 7/31/2022  
Annual Premium\*: \$2,386

\*Pending Maine's Board of Insurance (BOI) approval

### Enroll / Waive

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



### Login Online

To enroll or waive, log in to your account at: [www.gallagherstudent.com/ums](http://www.gallagherstudent.com/ums)



Maine's  
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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)



### 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)

### 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.

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

	In Network	Out of Network
Deductible	\$250	\$1,000
Covered Percentage	90% of Preferred Allowance	70% of Usual & Customary Charges
Office Visit	\$25 Copay	70%** of Usual & Customary Charges
Emergency Room	\$150 Copay and then 80%	\$150 Copay and then 80%
Prescription Drug	\$10 Copay Tier 1 \$40 Copay Tier 2 \$60 Copay Tier 3	\$10 Copay Tier 1 \$40 Copay Tier 2 \$60 Copay Tier 3

\*\*For Out of Network behavioral health office visits: 80% of Usual & Customary Charges



**Gallagher** | Student Health & Special Risk