



2026 - 2027 Student Health Insurance Plan Adelphi University

Who can enroll?

All domestic students living in Adelphi University residence halls and all international students will be automatically enrolled in this insurance policy, unless proof of comparable coverage is provided.

Plan resources at your fingertips	
Enroll or Waive coverage	gallagherstudent.com/adelphi
View benefits, submit a claim and download your ID card via My Account	uhcsr.com/myaccount
Find an in-network provider	Choice Plus
Find a prescription drug provider	Optum Rx
Value-added benefits and services (Student Assist ¹ , HealthiestYou ² , UHC Global ³)	uhcsr.com/myaccount
If you need language assistance	Language Assistance

Coverage Periods, Deadline Dates, Plan Cost and Premium Rates

The Total Cost of the plan noted below includes premium and fees.

Total Plan Cost and Coverage Dates	Annual	Fall	Spring/Summer
Coverage dates	8-10-2026 to 8-9-2027	8-10-2026 to 12-31-2026	1-1-2027 to 8-9-2027
Student	\$2,186.00	\$862.42	\$1,323.58

See the information below for the breakdown of premium and fees.

*Premium Rates	Annual Premium	Fall Premium	Spring/Summer Premium
Student	\$2,033.62	\$802.30	\$1,231.32

Rates are subject to regulatory approval and may change.

*The premium is for the insurance coverage underwritten by UnitedHealthcare Insurance Company of New York and does not include the following fees:

- Annual **Service fee of \$2.38 for UHC Global administration of the Assistance and Evacuation Benefits.
- Annual **Service fee of \$150 charged by or at the direction of the school you are receiving coverage through to cover the costs of services provided by a non-insurer vendor or consultant.

**Note: Fees are prorated for the coverage dates other than annual.

Plan highlights

Metallic Level: Gold with actuarial value of 79.570%

Benefits	In Network Preferred Provider Member Cost-Share	In Network Participating Provider Member Cost-Share	Out-of-Network Non-Participating Provider Member Cost-Share
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy		
Plan Deductible	None	\$250 Per Member, Per Plan Year	\$500 Per Member, Per Plan Year
Out-of-Pocket Maximum 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.	None	\$8,500 Per Member, Per Plan Year	\$17,000 Per Member, Per Plan Year
Coinsurance All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.	0% of Allowed Amount for Covered Medical Expenses	20% of Allowed Amount for Covered Medical Expenses	50% of Allowed Amount for Covered Medical Expenses
Prescription Drugs UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2 times the retail Copay up to a 90 day supply.	Not Covered at SHC	\$25 Copayment then 20% Coinsurance for Tier 1 \$60 Copayment then 50% Coinsurance for Tier 2 \$75 Copayment for then 50% Coinsurance Tier 3 Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) not subject to Deductible	\$25 Copayment then 20% Coinsurance for Generic Drugs \$60 Copayment then 50% Coinsurance for Brand Name Drugs Up to a 30-day supply per prescription after Deductible
Preventive Care Services Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see https://www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups.	Adult Immunizations: Covered in full	Covered in full	30% of Allowed Amount after Deductible
The following services have per service copays This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.	Laboratory Procedures: Covered in full	Office Visits: \$35 after Deductible Laboratory Procedures: \$35 after Deductible Diagnostic X-rays: \$35 after Deductible Emergency Care in an Emergency Department: \$250 after Deductible Copayment / Coinsurance waived if admitted to Hospital	Office Visits: \$30 after Deductible Laboratory Procedures: \$30 after Deductible Diagnostic X-rays: \$30 after Deductible Emergency Care in an Emergency Department: \$250 after Deductible Copayment / Coinsurance waived if admitted to Hospital

Questions about your plan?

Contact Customer Service at **1-866-948-8472** or at www.gallagherstudent.com/adelphi

¹Student 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. ²HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. ³Non-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 2026-757-1. 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 www.gallagherstudent.com/adelphi. 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.