



2025-2026

Student Health Insurance Plan: Morgan State University

Who can enroll?

All full-time undergraduate students taking 12 or more credit hours and J-1 Visa Exchange students and scholars are automatically enrolled in this insurance plan at registration and the premium for coverage is added to their tuition billing, unless proof of comparable coverage is furnished.

Part-time students, graduate students and students participating in the Nexus Program with the Community College of Baltimore County (CCBC) are eligible to enroll in this insurance plan on a voluntary basis.

Any policy that limits eligibility to full-time students will not prohibit enrollment of a student over the age of 18 enrolled less than full-time as a result of a documented disability that prevents the student from maintaining a full-time course load if the student maintains at least seven credit hours per semester.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under 26 years of age, including a grandchild, a child placed with the Insured for legal adoption, a child of a Domestic Partner, a child for whom the Named Insured is under testamentary or court appointed guardianship, other than temporary guardianship of less than 12 months duration, or a child for whom the Named Insured is under a court order to provide coverage. A Dependent shall also mean a Dependent of the Insured, under 26 years of age, as the term is used in 26 U.S.C. §104, 105, 106, and any regulations adopted under those sections. See the Definitions section of the Certificate for the specific requirements needed to meet Domestic Partner eligibility.

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. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

1. If a Named Insured has Dependents on the date he or she is eligible for insurance.
2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:
 - a. On the date the Named Insured acquires a legal spouse or a Domestic Partner who meets the specific requirements set forth in the Definitions section of this Certificate.
 - b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of this Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

Coverage periods, plan cost and deadline dates

	Fall	Spring/Summer
Coverage dates	8/10/2025 – 12/31/2025	1/1/2026 – 8/9/2026
Student	\$669.00	\$1,000.00
Spouse	\$669.00	\$1,000.00
One Child	\$669.00	\$1,000.00
Two or More Children	\$1,338.00	\$2,000.00
Spouse and 2 or more Children	\$2,007.00	\$3,000.00

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may, for example, cover your school's administrative costs associated with offering this health plan.

Rates are subject to regulatory approval and may change.

25COL5051-1373-1

Plan resources at your fingertips

Enroll or Waive coverage gallagherstudent.com/morgan

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 Assist¹, HealthiestYou², UHC Global³) uhcsr.com/myaccount

If you need language assistance [Language Assistance](#)

Important dates or deadlines

If you are a student in the fall semester and eligible to purchase coverage, for and your dependents, and you choose not to enroll in coverage before the Fall Enrollment Deadline of **September 6, 2025**, you, and your eligible dependents, will not be eligible to enroll again until the next open enrollment period.

*For Students and their Dependents in the Spring semester, your open enrollment deadline is **February 3, 2026**.

Students are required to Enroll or Waiver for EACH SEMESTER. If a student waived or enrolled in the Fall, the student must waive or enroll again for the Spring Semester.

Plan highlights

Metallic Level: Platinum with actuarial value of 92.280%

University Health Center Benefits: Benefits will be paid as scheduled below for Covered Medical Expenses incurred when treatment is rendered at the University Health Center. Policy Exclusions and Limitations do not apply.

Benefits	University Health Center (UHC)	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy		
Plan Deductible		\$450 Per Insured Person, per Policy Year \$900 For all Insureds in a Family, Per Policy Year	\$700 Per Insured Person, per Policy Year \$1,400 For all Insureds in a Family, 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>		\$8,250 Per Insured Person, per Policy Year \$12,500 For all Insureds in a Family, Per Policy Year	\$9,250 Per Insured Person, per Policy Year \$16,500 For all Insureds in a Family, Per Policy Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	100% of Allowed Amount for Covered Medical Expenses	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2 times the retail Copay up to a 31-day supply.</i>	100% generic drug 100% brand-name drug Up to a 31-day supply per prescription Not subject to Deductible	\$15 Copay for Tier 1 \$30 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	\$15 Copay for generic drugs \$30 Copay for brand name drugs 100% of billed charge Up to a 31-day supply per prescription not subject to Deductible
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 www.healthcare.gov/preventive-care-benefits/ for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	100% of Allowed Amount	80% of Allowed Amount
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: \$15 not subject to Deductible Medical Emergency: \$300 after Deductible The Copay will be waived if admitted to the Hospital.	Physician's Visits: Allowed Amount after Deductible Medical Emergency: \$300 after Deductible The Copay will be waived if admitted to the Hospital.

Questions about your plan?

Contact Customer Service at **1-833-818-7091**
or at **www.gallagherstudent.com/morgan**

*Student 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.

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