

Fast  
Facts

2024-2025

# Student Health Insurance Plan

## The Master's University

### Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage.

Most plans are PPO's (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.

### Rates & Dates

Enroll/Waive Deadline: Fall: 9/9/2024  
Spring: 2/3/2025

Coverage Period: Fall: 8/1/24-1/9/25  
Spring: 1/10/25-7/31/25  
Premium: \$775\* Fall/ \$975 Spring\*



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UNIVERSITY

### To Get Started



Log into your account at <http://www.gallagherstudent.com/tmu> and follow the login instructions.

### Find a Healthcare Provider



The provider network for this plan is Cigna Open Access Plus (OAP). Go to <http://www.gallagherstudent.com/tmu> and click on "Find a Doctor"

### Prescription Drugs



To fill a prescription visit any in-network pharmacy and pay lower costs. For a complete listing of pharmacies, click "Pharmacy Program" on <http://www.gallagherstudent.com/tmu>

**Questions?**  
**Call Gallagher**  
**Student Health at:**  
**(833) 866-8932**

	In Network	Out of Network
<b>Deductible</b>	\$250	\$250
<b>Covered Percentage</b>	80% of Negotiated Charge	60% of Usual & Customary
<b>Office Visit</b>	\$20 Copayment/80% of Negotiated Charge	60% of Usual & Customary Charge
<b>Emergency Room</b>	\$100 then 80%	Same as In Network
<b>Prescription Drug</b>	\$ 10 Copay Tier 1	\$ 10 Copay Tier 1
	\$ 25 Copay Tier 2	\$ 25 Copay Tier 2
	\$ 50 Copay Tier 3	\$ 50 Copay Tier 3

 Gallagher | Student Health & Special Risk