Fast Facts
2026-2027

Student Health Insurance Plan
The Master's University

Rates & Dates

Enroll/Waive Deadline:

Fall: 9/15/26 Spring: 2/03/27

Coverage Period: Fall: 8/1/26-1/9/27
Spring: 1/10/27-7/31/27

Premium: $977* Fall/ $1,223 Spring*

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.

THE MASTER'S 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 Aetna's Open Access Managed Choice(OAMC) PPO Network. 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
Deductible	$250	$250
Covered Percentage	80% of Negotiated Charge	60% of Usual & Customary
Office Visit	$30 Copayment/80% of Negotiated Charge	60% of Usual & Customary Charge
Emergency Room	$150 then 80%	Same as In Network
Prescription Drug	$ 20 Copay Tier 1	$ 20 Copay Tier 1
	$ 35 Copay Tier 2	$ 35 Copay Tier 2
	$ 65 Copay Tier 3	$ 60 Copay Tier 3

Gallagher | Student Health & Special Risk

This document is intended as a quick reference, not a comprehensive description. It contains only a partial description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations and exclusions as described in the Policy. In case of any discrepancies, the official plan documents will govern.