

Fast Facts
2023-2024

Student Health Insurance Plan The Master's University



Rates & Dates

Enroll/Waive Deadline: Fall: 9/11/2023
Spring: 1/29/24

Coverage Period: Fall: 8/1/23-1/9/24
Spring: 1/10/24-7/31/24

Premium: \$1,900* annual/ \$841* Fall/ \$1,059 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 above plan costs include an administrative service fee

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