

**Fast
Facts**
2022-2023

Student Health Insurance Plan The Master's University



Rates & Dates

Enroll/Waive Deadline: Fall: 9/13/2022
Spring: 1/31/23

Coverage Period: Fall: 8/1/22-1/9/23
Spring: 1/10/23-7/31/23

Premium: \$2,300* annual/ \$1,020* Fall/ \$1,280 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.

*PENDING STATE APPROVAL

The Plan described is awaiting approval by the CA Department of Insurance. If the Plan is changed during the approval process, a revision of this document will be provided. This is not an insurance policy and your receipt of this document does not constitute the issuance or delivery of a policy of insurance.

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