

# Student Health Insurance Plan

## Macalester College



### Rates & Dates



- Annual Enroll/Waive Deadline: August 14, 2024
- Annual Coverage Period: August 20, 2024 to August 19, 2025
- Annual Premium: \$3,329.00

### Login Online



- Visit <http://www.gallagherstudent.com/macalester> and login with your Macalester student login credentials.

### Find a Doctor



The Provider network for this plan is United Health Care Student Resources. You may choose any physician or hospital; however, using providers that are part of the network may decrease your share of the costs. For a complete listing of network providers, click "Find a Doctor" at <http://www.gallagherstudent.com/macalester>

### Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage. Most plans are PPOs (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.

### Prescription Drugs



To fill a prescription visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" <http://www.gallagherstudent.com/macalester>

	In Network	Out of Network
<b>Deductible</b>	\$50 per Person	\$50 per Person
<b>Coverage Percentage</b>	90% of Negotiated Charge (NC)	70% of Usual & Customary Charge (U&C)
<b>Office Visit Copay</b>	\$25	\$35
<b>Emergency Room Copay</b>	\$250 after deductible	\$250 after deductible
<b>Prescription Drug Copay</b>	Tier 1 \$10 copayment	\$15 copayment for generic drugs
	Tier 2 \$30 copayment	\$30 copayment for brand name drugs
	Tier 3 \$30 copayment	Up to a 31-day supply per prescription. 70% of billed charge not subject to deductible.