5 Ways to Save With Student Health Insurance

1. Choose your providers wisely

To ensure the lowest out-of-pocket costs, start your care at the Student Health Center (SHC) on campus. Many colleges and universities offer robust health and mental health services on campus with little or no cost-sharing. Once you have a treatment plan with your SHC (or primary care provider if you do not have an SHC), double-check that the doctors/facilities are in your plan's network. Visit your school's page at www.gallagherstudent.com to search for in-network providers.

2. Avoid non-urgent use of the E.R.

While the Emergency Room is appropriate for true emergencies, seeing a doctor, Urgent Care Center or using the SHC for non-emergencies will result in lower out-of-pocket costs and appropriate level of care.

3. Choose generic drugs

Using a generic drug vs. a brand name drug can save you money. Ask your doctor if a generic drug is available–your prescription drug annual maximum will last longer and you will have lower copayments. Finally, if you do have a generic drug prescription, check with your local chain pharmacy to see if they offer discounted 3-month generic supplies, which would be less expensive than your insurance plan copay.

4. Read your insurance-related mail and email notices

At times, the claims company may need additional information before processing a claim for you. This may be for a variety of reasons; however, the process of payment cannot continue until you respond to their request, and if ignored may lead to a claim denial and your doctor billing you directly. If you are unsure of what to do with information you get in the mail, call the number on the form or contact Gallagher Student Health & Special Risk Customer Service.

5. Take advantage of extras

Vision discounts, dental discounts, travel assistance and other wellness discounts may be available to save you money on services not covered under your insurance plan. Visit your school's page at www.gallagherstudent.com for information about products and services you can take advantage of right now!

Arthur J. Gallagher & Co.

For more information or to enroll in a Student Health Insurance Plan, please visit www.gallagherstudent.com.