

# **Student Health Insurance Plan**

# California Institute of Integral Studies

#### **Rates & Dates**



Enroll/Waive Deadline: 9/17/2019 Coverage Period: 8/15/19-8/14/20

Premium: \$4,426

#### **Enroll/Waive Deadline and Coverage Period**

If your existing health plan covers you in your school area than you may opt to submit a waiver by logging in to your school specific website and entering your insurance information. Learn more about benefits, coverage periods, and more at www.gallagherstudent.com/CIIS.



## **Login Online**

Your account has been created for you to waive, enroll, view your coverage and more at gallagherstudent.com/CIIS

#### Find A Doctor



The Provider network for this plan is UnitedHealthcare Choice Plus. 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 gallagherstudent.com/CIIS

## **Prescription Drugs**

To fill a prescription visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" at gallagherstudent.com/CIIS

### Did you know?

Student Health Insurance
Plans are generally less
expensive and have better
coverage than individual
plans purchased through
state marketplaces.
Premiums are lower and your
out of pocket costs will be
low as well. Most plans are
PPO's (Preferred Provider
Networks), which means
easy access to providers
near campus or anywhere
you may live or travel.

	Your Network	Out of Network
Deductible	\$250	\$600
Covered Percentage	80% of Preferred Allowance	60% of Usual & Customary
Office Visit Copay	\$25	60% of Usual & Customary
<b>Emergency Room Copay</b>	\$150 Waived if Admitted	\$150 Waived if Admitted
Prescription Drug Copay	\$25 Copay Tier 1 \$45 Copay Tier 2	No coverage
	\$60 Copay Tier 3	



**Gallagher** | Student Health & Special Risk