

2019-2020 Domestic SHIP Comparison Worksheet

General Provisions	Your Current Health Plan		University of San Diego Plan	
Annual Premium (Monthly x 12)			TBD	
Plan Type - Must provide maximum dollar coverage of at least \$100,000 per illness or injury (HMO, PPO, Indemnity)			Open Access POS Network	
Service Area Coverage (Where you can use your health insurance)			United States and Worldwide	
Preferred Provider Network (Where you can find "in-network" healthcare providers)			United States	
Travel Assistance, Medical Evacuation for at least \$50,000, Repatriation for at least \$25,000			Yes, Included in the Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible			\$300/Insured waived when referral is made from USD Student Wellness Services	\$600/Insured
Coinsurance Share (i.e. Plan pays 80%, insured person pays 20%)			80%	65%
Annual Pharmacy Deductible			\$100	N/A
Co-pay Rx Tier 1 (Generics)			\$15	No Benefits
Co-pay Rx Tier 2 (Brand/Preferred)			\$30	No Benefits
Co-pay Rx Tier 2 (Brand/Non-Preferred)			\$50	No Benefits
Annual Out-of-Pocket Maximum			\$7,900	\$12,700
Comments Section:				

For more information regarding the Student Health Insurance Plan, please visit: www.gallagherstudent.com/usd