

Student Health Insurance Plan

East Los Angeles College

Rates & Dates

Fall 8/15/20-1/31/21 \$760.50
 Spring 2/1/21-8/14/21 \$760.50
 Winter 12/15/20-1/31/21 \$202.00
 Summer 5/15/20-8/14/21 \$368.00



Plan Information and Coverage Period

Learn more about benefits, coverage periods dependent enrollment and more at gallagherstudent.com/ELAC.

Login Online

Create an account on our website to view your coverage and more at gallagherstudent.com/ELAC



Find A Doctor

The Provider network for this plan is "Anthem Blue Cross PPO Prudent Buyer - Student Health Network." 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/ELAC



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.

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/ELAC



	Your Network	Out of Network
Deductible	\$150 single / \$450 family	\$150 single / \$450 family
Covered Percentage	10% coinsurance	30% coinsurance
Office Visit Copay	\$20 copay	30% coinsurance
Emergency Room Copay	\$100 copay & 10% coinsurance	\$100 copay & 10% coinsurance
Prescription Drug Copay	\$20 copay tier 1	50% coinsurance up to \$250 per prescription
	\$40 copay tier 2	50% coinsurance up to \$250 per prescription
	\$60 copay tier 3	50% coinsurance up to \$250 per prescription
	50% coinsurance up to	Not covered
	\$250 per prescription tier 4	

