

# **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 periodsdependent enrollment and more atgallagherstudent.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 prescriptio	
	\$40 copay tier 2	50% coinsurance up to \$250 per prescription	
	\$60 copay tier 3	50% coinsurance up to \$250 per prescriptio	
	50% coinsurance up to	Not covered	
\$250 per prescription tier 4			
Generation Gallagher   Student Health & Special Risk			

This document is intended as a quick reference, not a comprehensive description. It contains only a partial description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations and exclusions as described in the Policy. In case of any discrepancies, the official plan documents will govern.