

# Student Health Insurance Plan

## Texas Wesleyan University

### Rates & Dates



Annual 8/1/20-7/31/21 \$3,236  
 Fall 8/1/20-12/31/20 \$1,357  
 Spring/Summer 1/1/21-7/31/21 \$1,879

### Login Online



Create an account on our website to view your coverage and more at [gallagherstudent.com/txwes](http://gallagherstudent.com/txwes). Once you are logged you will have access to all of your benefits, coverage periods, dependent enrollment forms and other helpful information

### Find A Doctor



The Provider network for this plan is United Healthcare ChoicePlus PPO. 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/txwes](http://gallagherstudent.com/txwes)

### 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/txwes](http://gallagherstudent.com/txwes)

### 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
<b>Deductible</b>	\$500 per Person	\$1,000 per Person
<b>Covered Percentage</b>	80% of Preferred Allowance	60% coinsurance
<b>Office Visit Copay</b>	\$50 copay	60% coinsurance
<b>Emergency Room Copay</b>	\$150 copay then 80%	\$150 copay then 80%
<b>Prescription Drug Copay</b>	\$10 copay tier 1 \$30 copay tier 2 \$50 copay tier 3	60% after: \$30 copay for Generic Drug, \$50 copay for Brand Name

