

# **Gallagher Student Health Insurance Plan General Information 2018-2019**

Vanderbilt University has chosen the following for the 2018-2019 Gallagher Student Health Insurance Plan. All of this information is pending final approval from the State of Tennessee's Insurance Commission.

## **Graduate and International Student Plan**

\*all international students will be automatically enrolled in the Student Health Insurance Graduate Plan and no waivers are allowed\*\*

- Annual fee-\$3,162
- Annual fee for dependent-\$3,142
- Deductible for Preferred/In Network Providers-\$250
- Deductible for Out of Network Providers-\$500
- Coverage after deductibles for Preferred Providers(VUMC providers)-90%
- Coverage after deductibles for In Network Providers(UHC PPO providers)-85%
- Cover after deductibles for Out of Network Providers-65%
- Out of Pocket Maximum annually for Individual-\$5,000
- Out of Pocket Maximum annually for Dependent/Family(all insured)-\$10,000
- Annual Prescription Deductible-\$100
- Prescription Co-Pays-Tier 1 (generic) \$15/ Tier 2 (brand name) \$50/ Tier 3 (brand name with generic equivalent) \$75

## **Domestic Undergraduate Information**

- Annual Fee-\$2,496
- Annual fee for dependent-\$2,476
- Deductible for Preferred/In Network Providers-\$250
- Deductible for Out of Network Providers-\$500
- Coverage after deductibles for Preferred Providers(VUMC providers)-90%
- Coverage after deductibles for In Network Providers(UHC PPO providers)-85%
- Cover after deductibles for Out of Network Providers-65%
- Out of Pocket Maximum annually for Individual-\$5,000
- Out of Pocket Maximum annually for Dependent/Family(all insured)-\$10,000
- Annual Prescription Deductible-\$100
- Prescription Co-Pays-Tier 1 (generic) \$15/ Tier 2 (brand name) \$50/ Tier 3 (brand name with generic equivalent) \$75

The Vanderbilt Student Health Center staff is happy to assist with any questions that you have regarding claims, enrollment, benefits or domestic student waivers. For these issues, please contact the Gallagher Insurance Representative at our office, Kristina Miller, [Kristina.miller@vumc.org](mailto:Kristina.miller@vumc.org), 615-343-4688.

For concerns about the university decisions regarding the choice of the plan design, please contact Pat Helland, Associate Dean of Students at [patricia.a.helland@Vanderbilt.Edu](mailto:patricia.a.helland@Vanderbilt.Edu) .