

Gallagher Student Health Insurance Plan

General Information 2019-2020

Vanderbilt University has chosen the following for the 2019-2020 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-\$3,650
- Annual fee for dependent- Spouse-\$3,630; 1 child-\$3,630; 2 or more children-\$7,260; Spouse + 2 or more children-\$10,890)
- 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)-80%
- Cover after deductibles for Out of Network Providers-60%
- 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

Undergraduate Domestic Student Plan

- Annual Fee-\$2,350
- Annual fee for dependent- Spouse-\$2,330; 1 child-\$2,330; 2 or more children-\$4,660; Spouse + 2 or more children-\$6,900)
- 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)-80%
- Cover after deductibles for Out of Network Providers-60%
- 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 can assist with any questions that you have regarding claims, enrollment, benefits or domestic student waivers. For these issues, please contact the Gallagher Insurance Representative, Kristina Miller, Kristina.miller@vumc.org, 615-343-4688.

For concerns about the university decisions regarding the choice of the plan design, please contact Elizabeth Boyd, elizabeth.c.boyd@vanderbilt.edu and Lisa Clapper, lisa.clapper@vanderbilt.edu with the Dean of Students Office.