

Graduate Student
INSURANCE COMPARISON SUMMARY
Student Insurance Plan vs. Employer Group Insurance Program

Graduate Students employees are able to make a choice between the Student Insurance Plan administered by the *Student Health Center* and the Employer Group Insurance Program administered by the *Human Resources Office*. Also, some Graduate Students may already be covered by insurance outside the University, therefore may choose not to enroll in a health insurance option offered by Texas State. In any case, we encourage Graduate Students to review this comparison summary in order to make an educated decision.

An important issue which may factor in the decision to enroll in the Student Insurance Plan and *not* the Employer Group Insurance Program is a 90 day waiting period for coverage. Once insurance enrollment forms are completed by the Graduate Student, the Human Resources Office will process the insurance elections with the appropriate effective date of coverage. For example, if a Graduate Student is hired on September 1st insurance coverage is effective on December 1st.

The Employer Group Insurance Program provides optional coverage elections such as dental, optional term life, disability, accidental death and dismemberment, and dependent term life without a waiting period. Graduate Students can enroll in the Student Health Insurance Plan and enroll in *just* the optional coverage with the Employer Group Insurance Program.

If you are an International Student you are *required* to have coverage on your first day of school. The Student Insurance Plan is the only choice which provides health insurance coverage the first day of school.

Below you will find comparison charts on costs, health coverage, prescription plan specifics, and optional coverage with the Employer Group Insurance Program and the Student Insurance Plan.

About the Comparison Charts:

- The *dental* cost comparison indicates that the student dental cost is less and has a network of dentists. You should review the network of dentists before enrolling in a dental plan.
- The *vision* comparison indicates a monthly cost for student vision coverage. However, a vision benefit of an eye exam only is included in the HealthSelect Plan at no cost.
- Also not shown are the student insurance payment plans. Students are able to pay premiums any of the following ways:
 1. Annually
 2. Quarterly
 3. Monthly
 4. By semester
 5. By Summer Sessions individually
 6. You can purchase just for the summer even if you only attend school in the fall and spring
 7. You can purchase on-line or at the Student Health Center (*SHC*)

COST COMPARISON

	HealthSelect (Employer Group) (Annual Cost)		Student Plan (Annual Cost)
Employee Only	\$2163.12		\$1503.00
Employee + Spouse	\$5871.60		\$5798.00
Employee + Child(ren)	\$4646.16		\$3456.00
Emp+Spouse+Child(ren)	\$8354.76		\$7751.00
Each additional Child	\$ - 0 -		\$1953.00
	Dental HMO (Monthly Cost)	Dental Choice (Monthly Cost)	Student Dental (Monthly Cost)
Employee Only	\$ 7.22	\$21.03	\$ 6.00
Employee + Spouse	\$13.00	\$39.74	N/A
Employee + Child(ren)	\$15.66	\$47.52	N/A
Employee + Family	\$19.27	\$66.23	\$10.00
Other	Network Dentists	Any Dentist	Network Dentists
	Vision Benefit (included in Health Select coverage)		Student Vision Plan
Employee Only	No extra cost		\$29/year
Employee + Family	No extra cost		\$58/year
Other	Discounts with Cole Vision. \$30 Co-pay for routine eye exam only		Discounts with various providers

Student Insurance Plan and Enrollment information:

<http://www.healthcenter.txstate.edu>

E-mail customerservice@studentinsurance.net

Student Insurance 1- 888-889-3618 ext. 1

Texas State Student Health Center at (512) 245-2161

Students must enroll in the Student Health Plan by 8/23 to have coverage effective on 8/23/2006

Employer Group Insurance Program, please visit the Human Resources Benefits Office in JCK 360 or call 245-2557.

COVERAGE COMPARISON

	HealthSelect (Employer Group)		Student Plan	
	Network (BCBS)	Non-Network	Network (Beechstreet)	Non-Network
In Patient Care				
Co-pay	\$100/day up to 5 days	\$100/day up to 5 days	\$0	\$0
Coinsurance	20%	40%	10%	30%
Out Patient Care				
Office Visit Co-pay	\$20 PCP \$30 Specialist	40% after \$500 deductible	\$15	40% + \$15
Outpatient Surgery co-pay	\$100 each day surgery	\$100 each day surgery	0\$	0\$
Coinsurance	20%	Deductible + 40%	Deductible + 20%	Deductible + 40%
Emergency Co-Pay	\$100 + 20%	Deductible + 40%	\$50 + 20%	\$50 + 40%
X-rays, lab etc.	20%	Deductible + 40%	Deductible + 20%	Deductible + 40%
Deductible	\$0	\$500/\$1500	\$300/person	\$350/person
Extended Benefit	COBRA for up to 18 months		to 90 days after term date if disabled	
Maximum Benefit	None	\$1000,000.00	\$150,000.00 per injury/illness	

PRESCRIPTION DRUG (RX) PLAN COMPARISON

This comparison indicates that if you purchase your prescriptions from the Student Health Center (SHC), your expense will always be less than the employee plan. If you go outside of the SHC, you will have to pay 30% of the cost, which in some cases can be higher. Also, there is a maximum of \$750 in out-of-pocket expenses covered per year.

	Medco RX Plan (Employer Group)			Student Plan (SHC)	
	Retail (30 day)	Retail Maint. (30 day)	Mail Order (90 day)	At SHC (30 day)	Retail (30 day)
Generic	\$10	\$15	\$30	\$5	30%
Preferred Name Brand	\$25	\$35	\$75	\$20	30%
Non-preferred Name Brand	\$40	\$55	\$120	N/A	
Deductible	\$50	\$50	\$50	None	None
Maximum	Unlimited prescriptions or cost			Limit to \$750/year	

OPTIONAL COVERAGE

	Employer Group Plan	Student Plan
Term Life	Yes	No
Dependent Term Life	Yes	No
AD & D	Yes	\$12/person/year for \$3000
Short Term Disability	Yes	No
Long Term Disability	Yes	No
Major Medical	Not needed. Unlimited coverage	Provides up to \$100,000 per incident and extra \$250 maximum allowed on RX plan \$175/person/year
Repatriation/Med Evacuation (required for <i>International Students</i>)	None available	Available (<i>required for int'l students</i>) \$35/person/year