



Employee Plan

Student Plan

**INSURANCE COST COMPARISONS**

	Health Select (Annual Cost)		Student Insurance (Annual Cost)
Employee Only	\$1893.36		\$1020.00
Employee + Spouse	\$5136.36		\$3937.00
Employee + Child(ren)	\$4064.76		\$2344.00
Emp+Spouse+Child	\$7307.64		\$5261.00
Each additional Child	Not Applicable		\$1324.00
	Dental HMO (Monthly Cost)	Dental Choice (Monthly Cost)	Student Dental (Monthly Cost)
Employee Only	\$ 6.72	\$21.00	\$ 6.00
Employee + Spouse	\$12.10	\$39.74	N/A
Employee + Child(ren)	\$14.58	\$47.52	N/A
Employee + Family	\$17.94	\$66.23	\$10.00
Other	Network Dentists	Any Dentist	Network Dentists
	Vision Care (w/Health Select)		Student Vision Plan
Employee Only	No extra cost		\$29/year
Employee + Family	No extra cost		\$58/year
Other	Discounts with Cole Vision. \$30/eye exam		Discounts with various providers

**Insurance Coverage Comparison**

This chart shows that the levels of coverage on the student plan are better as follows:

1. lower copays
2. lower coinsurance
3. lower deductibles

The down sides to the level of coverage on the student plans are:

1. No COBRA continuation available
2. Limit of \$50,000 maximum lifetime benefit per illness are covered vs. no limit on the HealthSelect plan.
3. No preventive or wellness care coverage (offered directly from SHC)
4. Student Plan is not considered a comprehensive plan
5. May be subject to pre-existing conditions
6. No outpatient psychotherapy; (except lab & prescriptions only at SHC); psychiatric hospitals not covered

**INSURANCE COVERAGE COMPARISON**

	Health Select		Student Insurance	
	Network (BCBS)	Non-Network	Network (Beechstreet)	Non-Network
<b>In Patient Care</b>				
<b>Co-pay</b>	\$100/day up to 5 days	\$100/day up to 5 days	\$0	\$0
<b>Coinsurance</b>	20%	40%	0%	30%
<b>Out Patient Care</b>				
<b>Office Visit Co-pay</b>	\$20 PCP \$30 Specialist	40% after \$500 deductible	\$15	\$15 + 40%
<b>Outpatient Surgery co-pay</b>	\$100 each day surgery	\$100 each day surgery	0\$	0\$
<b>Coinsurance</b>	20%	Deductible + 40%	Deductible + 20%	Deductible + 40%
<b>Emergency Co-Pay</b>	\$100 + 20%	Deductible + 40%	\$50 + 20%	\$50 + 40%
<b>X-rays, lab tests, Etc.</b>	20%	Deductible + 40%	Deductible + 20%	Deductible + 40%
<b>Deductible</b>	\$0	\$500/\$1500	\$100/person	\$350/person
<b>Extended Benefits</b>	COBRA for up to 18 months		to 90 days after term date if disabled	



To purchase the Student Group Insurance plans you can do so by visiting <http://www.healthcenter.txstate.edu/nsurance.asp>. To purchase the Employee Group Insurance plans, visit JCK 360 to enroll.

Note: If you want to purchase the student health insurance, but purchase optional coverages through the employee group insurance program, you can do that.

**Prescription Drug Plan Comparison**

In this chart, you can see that if you purchase your drugs from the Student Health Center (SHC) your expense will always be less than the employee plan. Prescriptions filled outside the SHC may require payment up front and submission of claim form for reimbursement. There is a maximum of \$750 in prescription drug benefits per year on this plan. You can purchase an additional plan to increase that by another \$250/year. (See Major Medical Section on last chart for cost.)

**PRESCRIPTION DRUG PLAN COMPARISON**

	Medco Drug Plan			Student Plan	
	Retail (30 day)	Retail Maint. (30 day)	Mail Order (90 day)	In SHC (30 day)	Retail (30 day)
<b>Tier 1</b>	\$10	\$15	\$30	\$5	\$5 + 30%*
<b>Tier 2</b>	\$25	\$35	\$75	\$20	\$20 + 30%*
<b>Tier 3</b>	\$40	\$55	\$120	N/A	
<b>Deductible</b>	\$50	\$50	\$50	None	\$100
<b>Maximum</b>	Unlimited prescription or cost			Limit to \$750/year	

\* After reimbursement has been received

**Other Optional Coverages**

This chart shows that the employee plan does provide several optional coverages that are not available on the student health plan.

Conversely the Major Medical and Repatriation coverages would not be needed on the employee plan but are needed by many students. International students are required to carry the Repatriation and Medical Evacuation insurance during the enrolled semester. International students who are enrolled in the employee insurance may purchase the Repatriation and Medical Evacuation insurance rider at an additional cost. Repat/Med Evac insurance is included in the Basic Student Insurance.

**OTHER OPTIONAL COVERAGES**

Type of Coverage	Health Select	Student Insurance
<b>Term Life</b>	Yes	No
<b>Dependent Term Life</b>	Yes	No
<b>AD &amp; D</b>	Basic Life includes \$5000	\$12/person/year for \$3000
<b>Short Term Disability</b>	Yes	No
<b>Long Term Disability</b>	Yes	No
<b>Major Medical</b>	Not needed. Unlimited coverage	Provides up to \$100,000 per incident and <b>extra \$250 maximum allowed on drug plan* \$172/person/year</b>
<b>Repatriation/Med Evacuation</b>	Not available	Rider only (required for int'l students) <b>\$35/person/year</b>

\*Basic Student Insurance provides up to \$50,000 per incident & \$750 maximum on drug plan.

**INSURANCE COMPARISON SUMMARY for GRADUATE STUDENTS  
Employee Insurance Plans vs. Student Insurance Plans**

Due to a change in how the University will be funding health insurance for **benefit eligible** graduate students, the student will now be able to make a choice between the student insurance plans or the employee group insurance plans. Some graduate students may choose not to purchase insurance at all because they are covered on another plan. In any case we encourage graduate students to review these materials in order to make an educated decision concerning health care coverage. There are pros and cons to each insurance option so an outline is provided below.

One huge issue though that may sway you toward the student insurance plan is that all new grad students have a 90 day waiting period before they can enroll in the employee group insurance program. So if you hire in on September 1<sup>st</sup> you would not have coverage until December 1<sup>st</sup>. If you purchase any optional coverages such as dental insurance, there would not be a waiting period. If you are an international student you are required to have coverage on your first day of school. The student insurance program is the only program offered that will give you coverage on your first day of school.

**On the following pages,** you will find charts depicting comparisons of costs, health coverage, drug plan specifics, and optional coverage plans for the employee group insurance plans and the student insurance plans.

**Insurance Cost Comparisons**

The health cost comparison section of this chart shows the following:

1. The cost to you for Health Select ( the employee group insurance plan). (column 2)
2. The cost you would pay if you choose the student insurance plan (column 4)

The dental cost comparison shows that the student plan is cheaper. This plan has a network of dentists. You should review the networks before making this decision to see that there are available dentists.

The vision cost comparison shows that you would have to pay a premium to get coverage that already comes with the Health Select Plan. But even if you paid for that plan along with the student health plan, the cost is still cheaper than the employee plan.

Not shown on this chart is the easy payment plans when buying the student insurance plan. Students can 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 summer even if you only go to school in the fall and spring
7. You can purchase on line or at the Student Health Center