



### Rates & Dates

Annual Enroll/Waive Deadline: Friday, September 5, 2025

Annual Coverage Period: August 1, 2025 to July 31, 2026

Annual Premium: TBD



All registered Domestic Student Athletes and International Students are required to have health insurance coverage and will be automatically enrolled in the Student Health Insurance Plan at registration. The premium will be added to the student's tuition fees unless proof of acceptable coverage is provided by completing a waiver by the waiver deadline.

### Login Online



- Visit [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin) and login with your student login credentials.
- To enroll or waive (opt-out), click on either the ENROLL or WAIVE button under the Plan Summary for the 2025-2026 plan.

### Find a Doctor



The Provider network for this plan is UnitedHealthCare Choice Plus 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 [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin).

### Prescription Drugs



To fill a prescription, visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin).

### Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage. Most plans are PPO's (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.

	In Network	Out of Network
<b>Deductible</b>	\$500 per Person	\$1,000 per Person
<b>Coverage Percentage</b>	80% of Negotiated Charge (NC) after deductible	60% of Usual & Customary (U&C)
<b>Office Visit Copay</b>	80% of Negotiated Charge (NC) after deductible for Covered Medical Expenses	60% of Usual & Customary (U&C) after deductible for Covered Medical Expenses
<b>Emergency Room Copay</b>	\$200 copayment per visit after Deductible then the plan pays 80% of the (NC) for Covered Medical Expenses. Copayment waived if admitted	Paid the same as In-Network Provider; however, the benefit will be based on the Recognized amount
<b>Prescription Drug Copay</b>	Tier 1: \$15 copayment then plan pays 100% of NC Tier 2: \$30 copayment then plan pays 100% of NC Tier 3: \$60 copayment then plan pays 100% of NC	Tier 1: \$15 copayment then plan pays 60% of Actual Charge for Covered Medical Expense Tier 2: \$30 copayment then plan pays 60% of Actual Charge for Covered Medical Expense Tier 3: \$60 copayment then plan pays 60% of Actual Charge for Covered Medical Expense