

Student Health Insurance Plan

University of Maine System

Graduate Assistants and International Students

Rates & Dates



Enroll/Waive Deadline: October 1, 2021
 Coverage Period: 8/01/2021 - 7/31/2022
 Estimated Annual Premium: \$2,386

Enroll / Waive

If your existing health plan covers you in your school area, you may opt to submit a waiver by logging into Gallagher's website and entering your insurance information. Learn more about plan details at: www.gallagherstudent.com/ums



Login Online

To enroll or waive, log in to your account at: www.gallagherstudent.com/ums



Maine's
Public
Universities

UNIVERSITY OF MAINE SYSTEM



Find A Healthcare Provider

The Provider network for this plan is Anthem. You may choose any physician or hospital; however, using providers that are part of the network will decrease your share of the costs. For a complete listing of network providers, click "Find a Doctor" at: www.gallagherstudent.com/ums

Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage than individual plans purchased through state marketplaces. Premiums are lower and your out of pocket costs will be lower as well. Most plans are PPO's (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.



Prescription Drugs

To fill a prescription visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" at: www.gallagherstudent.com/ums

This insurance may be used at a University Health Center

	In Network	Out of Network
Deductible	\$250	\$1,000
Covered Percentage	90% of Preferred Allowance	70% of Usual & Customary Charges
Office Visit	\$25 Copay	70% of Usual & Customary Charges
Emergency Room	\$150 Copay and then 80%	\$150 Copay and then 80%
Prescription Drug	\$10 Copay Tier 1	\$10 Copay Tier 1
	\$40 Copay Tier 2	\$40 Copay Tier 2
	\$60 Copay Tier 3	\$60 Copay Tier 3

