

Student Health Insurance - Voluntary Plan

University of Maine System

Undergraduate and Graduate Students

Rates & Dates



Enrollment Deadline: September 13, 2021

Coverage Period: 8/01/2021 - 7/31/2022

Estimated Annual Premium: \$3,624

Enroll

You are eligible to enroll in the University of Maine System Student Health Insurance Plan on a voluntary basis. Learn more about plan details at: www.gallagherstudent.com/ums



Log In

To enroll, 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 Blue Cross of Maine. 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	\$250
Covered Percentage	80% of Preferred Allowance	60% of Usual & Customary Charges
Office Visit	\$30 Copay	60% of Usual & Customary Charges
Emergency Room	\$200 and then 80%	\$200 and then 80%
Prescription Drug	\$15 Copay Tier 1	60% Coinsurance Tier 1
	\$45 Copay Tier 2	60% Coinsurance Tier 2
	\$75 Copay Tier 3	60% Coinsurance Tier 3

