

# HOW DO STUDENT HEALTH INSURANCE PLANS MEASURE UP?

## HEALTH INSURANCE EXCHANGE COVERAGE TIERS

### PLATINUM

**HIGHER**      **LOWEST**  
PREMIUMS      COST-SHARING

Plan pays 90% for covered services  
You Pay 10%

### GOLD

**HIGHER**      **LOWER**  
PREMIUMS      COST-SHARING

Plan pays 80% for covered services  
You Pay 20%

### SILVER

**MODERATE**      **MODERATE**  
PREMIUMS      COST-SHARING

Plan pays 70% for covered services  
You Pay 30%

### BRONZE

**LOWEST**      **HIGHEST**  
PREMIUMS      COST-SHARING

Plan pays 60% for covered services  
You Pay 40%

# VS.

## STUDENT HEALTH INSURANCE

*Typically plans fall in between  
Platinum & Gold Levels*

- Unlimited Policy Year Maximums
- Low annual deductibles in and out-of-network
- Low cost sharing
- Preventive care services with no deductibles, copays, or coinsurance (In-Network Only)
- Students will be able to locate providers whether at home, school, or throughout the country
- Prescription drug coverage with low copays
- Coordination with the on-campus Student Health Center
- Pediatric Dental & Vision coverage up to age 19
- Worldwide Coverage including Medical Evacuation, Repatriation & Travel Assistance Services
- Accidental Death & Dismemberment Coverage
- Wellness discounts including Vision and Dental