



WOODBURY UNIVERSITY

FOUNDED IN 1884

Student Health Insurance Plan (SHIP)

Provided by UnitedHealthcare Student Resources

Garnett-Powers & Associates, Inc.

Preferred Provider Organization (PPO)

With a PPO plan, like the name implies, it's recommended you get your medical care from doctors or hospitals in the insurance company's network of preferred providers if you want your claims paid at the highest level.

You will likely not be required to coordinate your care through a single primary care physician, as you would with an HMO, but you will want to make sure that the health care providers you visit participate in the PPO network.

Services rendered by out-of-network providers may still be covered, but will likely be paid at a lower level.

Plan Information

Core Benefits	In-Network Provider	Out-of-Network Provider
Deductible	\$ 500 per individual , per policy year	\$ 1,000 per individual , per policy year
Co-insurance	20% after deductible	50% of Usual & Reasonable, after deductible
Office Visit Copay	\$ 10 per visit	\$ 20 per visit
Urgent Care Copay	\$ 10 per visit	\$ 20 per visit
Emergency Room Copay	\$ 50 (waived if admitted)	\$ 50 (waived if admitted)
Prescription Drugs	\$15 copay generic \$ 40 copay/ preferred brand \$ 100 copay/ non-preferred brand and non-formulary	50% Usual & Reasonable*
Out-of-Pocket Maximum	\$ 7,900 per individual, per policy year \$ 15,800 per family, per policy year	\$ 15,000 per individual , per policy year \$ 30,000 per family, per policy year