

**Health Insurance Comparison Grid to assist in your planning for adequate coverage in the area you are attending school.**

	YOUR PLAN		Brandeis SHIP 2026-2027	
<b>Annual Cost</b>			\$4,685 (UG & GR students) See <a href="http://www.universityhealthplans.com/Brandeis">www.universityhealthplans.com/Brandeis</a> for more information on the plan. Spring Semester Students \$2,917	
<b>Out of Pocket Maximum</b>			\$2,000 for individual medical costs, \$1,000 for prescriptions	
	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Network</b>			Blue Care Elect PPO <a href="https://member.bluecrossma.com/fad">https://member.bluecrossma.com/fad</a>	
<b>U.S. Based Company</b>			YES	
<b>Deductible</b> -The amount you pay before the insurance company starts to			\$250	\$500
<b>Coinsurance:</b> your share of the costs of a covered service, calculated as a percent			20%	40%
<b>Preventive Care</b>			No cost to you	20% of visit
<b>Emergency Room</b>			\$150 copay (waived if admitted)	
<b>Office Visit</b> (primary care (PCP)/specialist)			\$20 (paid by University when using Brandies Health Center)	20% of visit
<b>X-Rays, Labs</b>			No cost to you	20% of costs
<b>MRI, CT Scan, PET</b>			\$75 copay	20% of costs
<b>Outpatient Mental Health</b>			\$20 (paid by Brandeis when using Brandeis Counseling Center)	20% of costs
<b>Inpatient Care</b>			20% after deductible	40% after deductible
<b>Prescription Drugs</b>			\$10 - \$225 depending on the drug and the brand	Not covered out of network
<b>Dental Treatment to Sound Natural Teeth</b>			Not covered Dental policy is purchased separately	Not Covered
<b>Eye Examinations</b>			1 well visit/24 months	20% of costs, 1/24 months
<b>Intercollegiate Sports</b>			Covered as medical services	
<b>Transgender Benefits</b>			Covered as medical services	
<b>International Travel Coverage</b>			Blue Card World Program/AIG Travel Assistance <a href="https://bcsglobalcore.com/Account/Login?ReturnUrl=%2F">https://bcsglobalcore.com/Account/Login?ReturnUrl=%2F</a>	