2022-2023 Gallagher Student Health Insurance

1. **Voluntary Plan** – *accessible to most students.*

<table>
<thead>
<tr>
<th></th>
<th>Domestic</th>
<th>Annual</th>
<th>Fall</th>
<th>Spring/Summer</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8/15/22-8/14/23</td>
<td>8/15/22-12/31/22</td>
<td>1/1/23-8/14/23</td>
<td>5/8/23-8/14/23</td>
<td></td>
</tr>
<tr>
<td>Student Only</td>
<td>$7,063</td>
<td>$2,690</td>
<td>$4,373</td>
<td>$1,916</td>
<td></td>
</tr>
</tbody>
</table>

**Who is eligible for the plan?**
- Undergraduate students enrolled in 12 credit hours (or considered full-time) or graduate students enrolled in 9 credit hours (or considered full-time).
- Part-time students are not eligible for coverage.
- Credit hour requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online.

**Benefits**
- Deductible: $1,000 in-network / $1,950 out-of-network
- Copay: $25 (Waived for current students at the health center)
- Coinsurance: 80%
- Hospital Stay: Allowed amount after deductible
- Medical Emergency: $300 Copay per visit (not subject to deductible)

2. **Hard Waiver Plan** - *accessible only to limited graduate or international students with Florida or UCF insurance requirements.*

<table>
<thead>
<tr>
<th>International/ Sponsored/COM</th>
<th>Early Arrival Medical Students 7/25/22-8/14/23</th>
<th>Annual 8/15/22-8/14/23</th>
<th>Fall 8/15/22-12/31/22</th>
<th>Spring 1/1/23-5/7/23</th>
<th>Spring/ Summer 1/1/23 - 8/14/23</th>
<th>Summer 5/8/23-8/14/23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$191</td>
<td>$3,315</td>
<td>$1,262</td>
<td>$1,153</td>
<td>$2,053</td>
<td>$899</td>
</tr>
</tbody>
</table>

**Who is eligible for the plan?**
- All international students with F1 or J1 Visas are required to have health insurance that meets the Florida Board of Governor’s requirements and is comparable to the Student Health Insurance Plan.
- Full-time students supported by the College of Graduate Studies, Medical Students, Practical Training Students and Post-Doctoral Visiting Scholars are also eligible to enroll subject to the insurance requirements as outlined by the University. Part-time students are not eligible for coverage.
- Supported Graduate Assistants and Research Assistants who meet specified criteria will have their enrollment completed and premiums paid by the College of Graduate Studies.
- Credit hour requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online.

**Benefits**
- Deductible: $500 in-network / $1,000 out-of-network
- Copay: $30 (Waived for current students at the health center)
- Coinsurance: 80%
- Hospital Stay: $250 per night (after deductible)
- Medical Emergency: $100 Copay per visit (not subject to deductible)