

Graduate Theological Union
Health Insurance Program for Students
2009 - 2010

Eligibility: Any student enrolled for six (6) or more credits or units in a semester is eligible to participate in the GTU Health Insurance Program for Students (HIPS). Any student enrolled for nine (9) or more credits or units in a semester must have health insurance, either the GTU HIPS or a plan of comparable benefits.

The GTU HIPS provides one plan through Kaiser Permanente, a comprehensive insurance plan. Student dependents may also enroll in the same plan.

Rates for the Academic Year 2009 – 2010

	<u>Fall 2009</u>	<u>Spring 2010</u>	<u>Total</u>
Student	\$810.48	\$810.48	\$1,620.96
Student + Spouse	\$1,783.08	\$1,783.08	\$3,566.16
Student + Child(ren)	\$1,620.96	\$1,620.96	\$3,241.92
Student + Spouse + Child(ren)	\$2,593.56	\$2,593.56	\$5,187.12

Effective Dates for the Academic Year 2009-2010

Fall Semester 2009	September 1, 2009 to January 31, 2010
Spring Semester 2010	February 1, 2010 to August 31, 2010

Health Insurance Plan for Students Benefit Summary

	Student Pays
Annual Out of Pocket Maximum	\$3,000/\$6,000
DESCRIPTION	COPAY
Outpatient Care	
Office Visits	\$20 copay
Immunization	\$0 Per Injection(s)
Preventative Services	\$20 Per Visit(s)
Well Child	\$15 Per Visit(s) Age 0-23 Month(s)
Chemical Dependency	
Hospitalization	\$500 Per Admission(s)
Group Visits (5 Dollar(s) Oop Per Day(s))	\$5 Per Visit(s)
Individual Visits	\$20 Per Visit(s)
Diagnostic And Therapeutic Imaging	
Mri/ct/pet Scans	\$50 Per Procedure(s)
Preventative Services	\$10 Per Encounter(s)
Emergency Care	
Emergency Department Visit	\$150 Per Visit(s)
Hospital Services	
Acute Inpatient Care	\$500 Per Admission(s)
Mental Health Outpatient	
Ab88 Diagnosis For Individual Visits	\$20 Per Visit(s)
Rehabilitation	
Multidisciplinary - Outpatient	\$20 Per Day(s)
Surgery - Outpatient Services	
Outpatient Procedure	\$250 Per Procedure(s)
Prescription Drugs	
Basic Coverage Generic	\$10 Per Prescription 1-30 Day(s)
Mail Order Incentive Generic	\$20 Per Prescription 31-100 Day(s)
Basic Coverage Brand	\$30 Per Prescription 1-30 Day(s)
Mail Order Incentive Brand	\$60 Per Prescription 31-100 Day(s)