



STUDENT HEALTH INSURANCE PLAN COMPARISON

2024-2025 Policy Year

Carrier	Cigna Global	Cigna Global
Plan Type	PPO	PPO
Benefits	Global Medical - Base	Global Medical - Buy Up
Policy Year Maximum	\$500,000	\$500,000
Deductible	\$0	\$0
Out of Pocket Maximum	\$1,000 (in-network) \$3,000 (out of network)	\$1,000 (in-network) \$3,000 (out of network)
Inpatient Hospitalization	100%	100%
Physician Office Visit	100%	100%
Urgent Care	100%	100%
Emergency Room	100%	100%
Ambulance	Covered	Covered
Laboratory, X-Ray	100%	100%
Outpatient Mental Health	Unlimited	Unlimited
In-Patient Mental Health	\$2,500 Maximum	\$10,000 Maximum
Mental Health Telehealth	Limited to 6 Visits	Limited to 6 Visits
Medical Telehealth	100%	100%
Prescriptions	50% per Rx, \$1,000 Maximum	Tier 1: \$10 / Tier 2: \$20 / Tier3: \$45
Preventive Services	\$250 Maximum	\$250 Maximum
Immunizations	100%	100%
Pre-existing Conditions	Covered as Any Other Condition	Covered as Any Other Condition
Interscholastic/Intramural Sports	100%	100%
Emergency Dental	Accident: 100%	Accident: 100%
Medial Evacuation	\$100,000 Maximum	\$100,000 Maximum
Repatriation	\$50,000 Maximum	\$50,000 Maximum
Emergency Reunion	Roundtrip Airfare for 1 Family Member	Roundtrip Airfare for 1 Family Member
AD&D	\$25,000	\$25,000
Meets Student Visa Requirements	Yes	Yes

This is only a summary benefits. Please refer to the Certificate for specific terms, conditions and other details regarding the benefits, eligibility, limitations, and exclusions of the policy. The Certificate prevails over any information provided in this summary and is available upon request.