

Plan Rates and Comparison

2015-2016 ANNUAL RATE OPTIONS

2015-2016 BCBSTX	2015-2016 CHRISTIE	2015-2016 UNITEDHEALTHCARE
\$1,692	\$1,914	\$1,777

INSURANCE CARRIER:

BCBSTX

CLAIMS INFORMATION:

BCBSTX

PPO NETWORK:

BCBSTX BLUECHOICE

INSURANCE CARRIER:

TUFTS HEALTH PLAN

CLAIMS INFORMATION:

CHRISTIE STUDENT HEALTH

PPO NETWORK:

CIGNA

INSURANCE CARRIER:

UNITEDHEALTHCARE

CLAIMS INFORMATION:

UNITEDHEALTHCARE
STUDENTRESOURCES

PPO NETWORK:

UHC CHOICE PLUS

Individual Deductible: \$350

80%/60%

Doctor Visit: \$35 Copay

Generic Drugs: \$15 Copay
Brand: \$30 Copay
Non-Formulary: \$40 Copay

Out-of-Pocket Maximum: \$6,350

Individual Deductible: \$350

80%/60%

Doctor Visit: \$35 Copay

Generic Drugs: \$15 Copay
Brand: \$30 Copay
Non-Formulary: \$40 Copay

Out-of-Pocket Maximum: \$6,350

Individual Deductible: \$350

80%/60%

Doctor Visit: \$35 Copay

Generic Drugs: \$15 Copay
Brand: \$30 Copay
Non-Formulary: \$40 Copay

Out-of-Pocket Maximum: \$6,350

SIDE BY SIDE COMPARISON

	2014-2015 Blue Cross Blue Shield	2015-2016 Blue Cross Blue Shield	2015-2016 Christie Student Health	2015-2016 UnitedHealthcare
Student	\$1,500.00	\$ 1,692.00	\$1,914.00	\$1,777.00
Spouse	\$2,976.00	\$ 3,372.00	\$3,773.00	\$1,777.00
All Children	\$2,388.00	\$ 2,700.00	\$3,028.00	\$3,554.00
Spouse & Children	\$3,720.00	\$ 4,212.00	\$4,716.00	\$5,319.00

**Aetna Declined to Submit a Proposal*

Plan Rates and Comparison

(BCBSTX)

PLAN RATE COMPARISON BY POLICY YEAR

	2014-2015	2015-2016
Student	\$1,500.00	\$ 1,692.00
Spouse	\$2,976.00	\$ 3,372.00
All Children	\$2,388.00	\$ 2,700.00
Spouse & Children	\$3,720.00	\$ 4,212.00

ADDITIONAL RATES

Proposed 2015-2016 Annual Rates are based the current 2014 -2015 premium rate structure.

Proposed Alternate 2015 -2016 Annual Rates are based on Student + Spouse (3.0), Student + Children (2.6) and Student + Spouse + Children (3.5) premium rate structure as requested by the University.

Notes/Modifications/Terms

SPECIAL NOTES AND RATE ASSUMPTIONS

- Proposed rates include all required ACA taxes and fees.
- Proposed rates do not include any University administrative fees.
- Proposed rates include \$1.00 per student per month for Academic Emergency Services Global emergency package including repatriation, medical evacuation and \$25,000 accidental death benefit.
- Proposed rates include SHC Services and fees based on the 2014-2015 level of benefits.

ACA REQUIRED CHANGES AND PLAN MODIFICATIONS

No changes from the 2014-2015 Policy Year

TERMS & CONDITIONS

- Rates reflect the current 2014-2015 plan design with no changes.
- This plan must be the exclusive student health plan offering at Texas A&M University System.
- Any enrolled Texas A&M University System student taking at least six (6) credit hours of classes is eligible to enroll in this insurance plan. Students who are enrolled in special classes and take less than six (6) credit / contact hours of classwork will be determined eligible for this Student Health Insurance Plan if the reduced coursework meets the criteria for the completion of a degree plan or International program as defined and approved by the Texas A&M University System. International students (those who are not United States citizens or permanent residents of the United States) are required to maintain approved health insurance coverage continuously while enrolled and attending a Texas A&M University System Institution, unless the student provides proof of coverage that meets the Texas A&M University System waiver requirements. All registered and enrolled Texas A&M University System graduate students employed by the System are eligible to enroll in this insurance plan.
- BCBSTX reserves the right to revise or withdraw our offer to change our charge for the cost of coverage at any time before or during the contract period if any local, state or federal legislation, regulation, rule or guidance is enacted or becomes effective / implemented, which would require BCBSTX to pay, submit or forward, on its behalf or on the group's behalf any additional tax, surcharge, fee or other amount.
- Blue Cross and Blue Shield of Texas (BCBSTX) is subject to the insurance laws of the State of Texas. State Mandated benefits must be provided to all students.
- This plan will offer the Blue Cross and Blue Shield of Texas PPO network.