

Three International Student Insurance Carriers

A Comparison of Minimal, Most Comprehensive Health Plan Offerings

As of March 2022

	Gallagher Minimal	Compass Minimal	ISO Minimal	Gallagher Max.	Compass Max	ISO Max
Cost/month	\$91.25	\$ 124.00	\$48	\$136.25	\$200	\$118
Cost/summer	\$365	\$496	192	\$545	\$800	472
Pre Existing Condition	Covered	No Coverage unless acute flare, 25K lifetime max	After 6 mo	Covered	After 6 mo, 25K lifetime max if becomes acute during 6 mo	Covered 1st day
Plan type:	PPO	PPO	PPO	PPO	PPO	PPO
Provider Network	UHG	UHG	First Health / Multi-Plan	UHG	UHG	First Health / Multi-Plan
Claims TPA			Wellfleet			Wellfleet
Annual Maximum	\$100K	\$200K	\$400K	Unlimited	\$5MM	Unlimited
Per Injury Max	\$100K	\$100K	\$150K		\$500K	\$500K
Annual Deductible	\$500	\$50 per event	\$100 per event	\$100-500/yr	\$25 per event	\$250/yr
OOP Max In/OON	N/A			\$5K/10K		
Co Insurance	80% in network	80% in network	100% paid up to <u>daily benefit</u> <u>limits</u>	90% In Network / 70% out of Network	100% paid	80% in network
PCP Copay	\$35 no ded		\$30			If sick, directed to urgent care
ER Copay	\$250 copay	\$350	\$350	\$200	\$100	\$0
Immunization and Preventive Care		No Coverage	No Coverage	100% of contracted rate	\$150 max - set of covered vaccinations	\$200
COVID-19 Care		Same as any other medical condition				
Covid Vaccination	Yes - through fed emergency period	No Coverage	ISO says no - but Wellfleet says yes at no charge	Yes - through federal emergency period	Would need to check list 30 visits	Preventive plans only, but Wellfleet says yes at no charge
Mental Health		\$50/day, 10 visits				
Medvac	Cost	\$50K		Cost	\$500K	Unlimited
Repatriation of remains	Cost	25K max		Cost	50K max	Unlimited
Dental		Injury to natural teeth only				
Vision		Injury related or when = medical condition, no glasses, contacts, etc.				
Rx	OON \$1k max/yr			\$15 -\$45 copay based on Tiers		