



# UNIVERSITY of MARYLAND THE FOUNDING CAMPUS

## 2016-2017 University of Maryland at Baltimore Student Health Insurance Plan

---

University of Maryland at Baltimore is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2016-2017 policy year through CareFirst. This Plan features:

- Fully compliant with the Affordable Care Act (ACA)
- Access to In Network providers whether at home, campus, or throughout the country through the CareFirst PPO network.
- Coordination with the on-campus Student Health Center
- Unlimited plan maximum benefit
- Annual deductible: \$250 In-Network and \$500 Out-of-Network per insured person per policy year
- Coverage at 80% In-Network & 60% Out-of-Network
- In-Network Physician's Office visits covered at 100% after a \$25 copay
- In-Network Preventive care services with no deductibles, copays or coinsurance
- Prescription drug coverage with low copays
- Pediatric Dental & Vision coverage up to age 19
- BlueCard Worldwide assistance services
- Affordably priced for 12 months of comprehensive coverage

For a complete description of the benefits available, limitations and exclusions please visit  
[www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb)

All registered full-time students taking 9+ credits are automatically enrolled in and billed for the Student Health Insurance Plan. You can waive enrollment if you are currently insured by a plan that is ACA compliant and provides comparable coverage in the Baltimore MD area.

---

### NEW ONLINE Waiver and Enrollment Process

#### THE HEALTH INSURANCE DECISION ER FORM IS AVAILABLE JUNE 15, 2016 THROUGH SEPTEMBER 15, 2016\*

Not all plans are considered comparable, such as out-of-state Medicaid plans, certain HMOs and managed care plans.

For additional information about the requirements of coverage to waive the Student Health Insurance Plan, go to  
[www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).

To complete the Online Health Insurance Decision form for the 2016-2017 policy year:

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
2. Click on 'Student Waive/Enroll'.
3. Create a User Account.
4. Click the 'I want to Enroll/Waive' button.
  - a. If you want to waive, please have your health insurance card available as you'll need information to complete the waiver information section
5. Follow the instructions to complete the form.
6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.
7. Your form will be submitted for review and verification; results of this verification will be e-mailed to the e-mail address provided during waiver process.

**\*If a verified and accepted waiver form is not submitted by the deadline, you will remain enrolled in and billed for the Student Health Insurance Plan for the entire policy year.**

Questions? Contact Gallagher Student Health & Special Risk at 844-288-4916 or by visiting the Customer Service contact page at [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).