

ISU STUDENT INSURANCE:



- Open Choice PPO, provides excellent benefits and support for Illinois State students
- Considered a 'platinum' plan, the highest rating under the Affordable Care Act
- Designed to be primary/the sole source of coverage for students with no other insurance
- Coordinates with family/other plans for up to 100% compensation for students with other coverage

STUDENT INSURANCE BENEFITS

- **Covers illnesses and injuries, worldwide coverage**
- **Covers preventive & contraceptive care as required by the Affordable Care Act**
- **Deductible \$50 per policy year**
(waived if student has other primary coverage)
- **Unlimited lifetime maximum**
- **International Coverage, included for Study Abroad**

STUDENT INSURANCE COST

- Student Insurance fee included with tuition and fees with 9 fall/spring credit hours, or 6 summer credit hours.
- Insurance can be extended through the summer and for one term beyond graduation!

Semester	Cost	Coverage Period
Fall 2024	\$281	8/12/24 - 1/12/25
Spring 2025	\$281	1/09/25 - 5/11/25
Summer 2025	\$211	5/12/25 - 8/17/25

INSURANCE CAN BE CANCELLED

- By completing online waiver application before the 15th day of each term
- Fall 2024 deadline 9/3/2024
 - Online – can be done for up to one school year at [IllinoisState.edu/insurance](https://illinoisstate.edu/insurance)
 - Questions – call 309-438-2515
- Student Insurance fee will be removed from semester bills
- Carefully review benefits of excess coverage on Student Insurance website when making this decision
- If you choose to cancel the insurance, eligible students may still use the Student Health Services

WHY WOULD YOU WANT TO KEEP BOTH INSURANCES?

- Helps with other plan deductibles
- & other plan copays and coinsurance
- & other plan non covered charges
- & out of network charges with managed care plans
- Family coverage can change (job change or loss, retirement, higher premiums, etc.)

STUDENT INSURANCE CONTACT INFORMATION:

- Website: IllinoisState.edu/insurance
- Phone: (309) 438-2515
- Campus Office: Student Services Building

