

## Graduate Research Assistants - Coverage Comparison

This Comparison is provided only for purposes of highlighting the differences in plan coverage between the USG GRA Healthcare Plan Option and the University System of Georgia Student Health Plan. For more detailed coverage information, please see the respective Summary of Plan Benefits.

	USG GRA Healthcare Plan Option		USG United Healthcare Student Health Plan	
	In-network	Out-of-network	In-network	Out-of-network
<b>Medical Benefits</b>				
Deductible—Single	<b>\$4,350</b>	<b>\$8,700</b>	\$500	\$800
Deductible—Family	<b>\$8,700</b>	<b>\$17,400</b>	\$1,250	\$1,450
	All services are subject to deductible except Wellness/Preventive Care services			
Out-of-Pocket Maximum—Single	<b>\$5,350</b>	<b>\$10,700</b>	\$6,350	\$10,500
Out-of-Pocket Maximum—Family	<b>\$10,700</b>	<b>\$21,400</b>	\$12,700	\$33,500
Coinsurance (% network rate)	50%	50%	80%	60%
Wellness/Preventative Care Visits	100%	Not Covered	100%	100%
Physicians Office Visit	50%	50%	\$20 co-pay	60%
Specialist Office Visit	50%	50%	80%	60%
Outpatient Hospital Services	50%	50%	80%	60%
Inpatient Hospital Services	50%	50%	80%	60%
Urgent Care	50%	50%	80%	60%
Emergency Care	50%	50%	80%	60%
<b>Pharmacy Benefits</b>				
<b>Deductible - Single</b>	<b>\$1,000</b>			
<b>Deductible - Family</b>	<b>\$2,000</b>			
	Deductible must be met before plan benefits will pay			
<b>Retail Rx - 30 day supply</b>				
Generic	50%		\$25	
Preferred Brand	50%		\$50	
Nonpreferred Brand	50%		\$75	
<b>Mail Order - 90 day supply</b>				
Generic	50%		\$62.50	
Preferred Brand	50%		\$125.00	
Nonpreferred Brand	50%		\$187.50	
<b>Out-of-Pocket Maximum - Single</b>	<b>\$2,000</b>			
<b>Out-of-Pocket Maximum - Single</b>	<b>\$4,000</b>			
	Meets Minimum Essential Coverage under ACA		Meets Coverage Requirements Under ACA	
<b>Premiums/Monthly</b>	<b>GRA Pays</b>	<b>USG Pays</b>	<b>Total Premium</b>	<b>Student Premium</b>
GRA Only	\$97	\$331	\$428	\$188.17
GRA + Child	\$439	\$331	\$770	\$188.17
GRA + Child(ren)	\$439	\$331	\$770	\$376.33