

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
Medical Benefits					
Deductible—Single	\$3,250	\$6,500		\$500	\$800
Deductible—Family	\$6,500	\$13,000		\$1,250	\$1,450
	All services are subject to deductible except Wellness/Preventive Care services				
Out-of-Pocket Maximum—Single	\$5,250	\$10,500		\$6,350	\$10,500
Out-of-Pocket Maximum—Family	\$10,500	\$21,000		\$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%
Pharmacy Benefits					
Deductible - Single	\$500				
Deductible - Family	\$1,000				
	Deductible must be met before plan benefits will pay				
Retail Rx - 30 day supply					
Generic	50%			\$25	
Preferred Brand	50%			\$50	
Nonpreferred Brand	50%			\$75	
Mail Order - 90 day supply					
Generic	50%			\$62.50	
Preferred Brand	50%			\$125.00	
Nonpreferred Brand	50%			\$187.50	
Out-of-Pocket Maximum - Single	\$1,600 Single				
Out-of-Pocket Maximum - Single	\$3,200 Family				
	Meets Minimum Essential Coverage under ACA			Meets Coverage Requirements Under ACA	
Premiums/Monthly	GRA Pays	USG Pays	Total Premium	Student Premium	
GRA Only	\$94	\$312	\$406	\$173.00	
GRA + Child	\$419	\$312	\$731	\$173.00	
GRA + Child(ren)	\$419	\$312	\$731	\$346.00	