

# Florida Blue Student Health Insurance Plan Benefit Overview

2011-2012  
and  
2012-2013

Benefit	Domestic Comprehensive 2012-2013	International 2012-2013	Domestic 2011-2012	International 2011-2012
Annual individual premium	\$1541	\$1695	\$1455	\$1601
Annual maximum benefit paid	\$500,000	\$500,000	\$500,000	\$500,000
Maximum annual out of pocket	\$10,000	\$10,000	\$10,000	\$10,000
Prescription benefit	\$500,000 This is not a misprint.	\$500,000 This is not a misprint.	\$3500	\$3500
Deductible per year, in network	\$250 per person	\$250 per person	\$250 per person	\$250 per person
Deductible per year, out of network	\$500 per person	\$500 per person	N/A	N/A
Co-insurance you pay: in network	20%	20%	20%	20%
out of network	50%	30%	50%	30%
Emergency room (co-pay waived if admitted)	\$200 + DED + 20%	\$200 + DED + 20%	\$200 + DED + 20%	\$200 + DED + 20%
Allergy covered?	yes, all locations	yes, all locations	yes, all locations	yes, all locations
Wellness care?	yes, all locations	yes, all locations	yes, all locations	yes, all locations
Pre-existing condition exclusion?	No	No	No	No

- All insureds pay the same co-pays for pharmacy: \$20 for generic medications and \$50 for brand name. It is the total cost of the medication (your co-pay + the remaining cost paid by your insurance) that accumulates toward your prescription benefit total. Some medications require additional physician documentation before the prescription will be dispensed.
- The figure of \$500,000 is NOT a misprint.

- There is no family deductible. Every insured person will have the same deductible for the selected plan. The deductible and co-insurance are waived for care accessed at the University Health Center. Well child care is exempt from deductible charges. Illness and injury visits for children are subject to individual deductibles.
- Urgent care can be accessed **anytime** at any of the facilities listed in the After Hours Care link on the student insurance web site: [www.studentinsurance.fsu.edu](http://www.studentinsurance.fsu.edu). The co-pay for urgent care is \$50. Access care at an urgent care or walk in clinic if they will adequately address your concerns.
- Any visit to the Emergency Room has a co-pay of \$200 **in addition to** the deductible and co-insurance. Some services provided at a hospital may be from an out-of-network provider and the out-of-network deductible will apply to those out-of-network services. The ER is the most expensive cost center for health care. The ER co-pay will **only** be waived if the patient is admitted to the hospital. If you are experiencing a life-threatening situation, do call 911 or go to the emergency room.
- Wellness care includes an annual general physical, an annual woman's exam, cholesterol screenings, STI screenings, immunizations, etc. The domestic and international plans have unlimited wellness care at both the Health and Wellness Center on campus and at in-network providers off campus.
- The office visit co-pay for office visits at TSHC is paid by the health fee assessed with tuition. Office visit co-pay for office visits outside TSHC still apply.
- Children under the age of 13 may not be seen at the FSU Health and Wellness Center.
- Make sure to check out the special note about maternity coverage at [www.studentinsurance.fsu.edu](http://www.studentinsurance.fsu.edu).
- Address questions or concerns to [healthcompliance@admin.fsu.edu](mailto:healthcompliance@admin.fsu.edu).

**To view premium breakdown by semester, please find the 2012-2013 premium matrix on the home page of this site.**