



2025-2026

Student Health Insurance Plan: The University of Tennessee Chattanooga



Who can enroll?

Degree seeking students taking six or more undergraduate credit hours or three or more graduate credit hours and students participating in a co-op program are eligible to enroll in this insurance plan on a voluntary basis. Credit hours can be a combination of on-line and attending classes on campus, with a minimum of one credit hour on campus. DNP Nurse Anesthesia Cohort students are also eligible to enroll on a voluntary basis.

All international students are automatically enrolled in this plan on a hard waiver basis. International scholars or other persons with a current passport and student visa engaged in educational activities at the university are eligible and may enroll in the insurance plan on voluntary basis.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under 26 years of age. See the Definitions section of the Certificate for the specific requirements needed to meet Domestic Partner eligibility.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study and correspondence courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

If a Named Insured has Dependents on the date he or she is eligible for insurance.

If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:

- On the date the Named Insured acquires a legal spouse or a Domestic Partner who meets the specific requirements set forth in the Definitions section of the Certificate.
- On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of the Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring	Summer
Coverage dates	8/01/25 to 7/31/26	8/01/25 to 12/31/25	1/01/26 to 7/31/26	5/01/26 to 7/31/26
Student	\$2,928.00	\$1,220.00	\$1,708.00	\$732.00
Spouse	\$2,928.00	\$1,220.00	\$1,708.00	\$732.00
One Child	\$2,928.00	\$1,220.00	\$1,708.00	\$732.00
Two or More Children	\$5,856.00	\$2,440.00	\$3,416.00	\$1,464.00
Spouse and Two or More Children	\$8,784.00	\$3,660.00	\$5,124.00	\$2,196.00

Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account uhcsr.com/myaccount

Find an in-network provider **Choice Plus**

Find a prescription drug provider **Optum Rx**

Value-added benefits and services (Student Assist¹, HealthiestYou², UHC Global³) uhcsr.com/myaccount

Plan highlights

Metallic Level: Gold with actuarial value of 85.750%

Chattanooga Student Health Services Benefits (SHS):

- The Deductible and Copays will be waived and benefits will be paid at 80% for Covered Medical Expenses incurred when treatment is rendered at the Chattanooga Student Health Services. Policy Exclusions and Limitations do not apply.
- The Deductible will apply and benefits will be paid as specified in the Schedule of Benefits for Laboratory or X-ray Services sent outside of the Student Health Center.

Benefits	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy	
Plan Deductible	\$250 Per Insured Person, Per Policy Year	\$500 Per Insured Person, Per Policy Year
Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$5,250 Per Insured Person, per Policy Year \$10,500 For all Insureds in a Family, Per Policy Year	There is no Out-of-Pocket Maximum for Out-of-Network benefits.
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>Prescriptions must be filled at a UHCP network pharmacy. UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2.5 times the retail Copay up to a 90-day supply.</i>	\$20 Copay for Tier 1 30% Coinsurance for Tier 2 30% Coinsurance for Tier 3 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	No Benefits
Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit www.healthcare.gov/preventive-care-benefits/ for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	No Benefits
The following services have per service copays <i>This list is not all inclusive. Please read the plan certificate for complete listing of copays.</i>	Physician's Visits: \$25 not subject to Deductible	

Questions about your plan?

Contact Customer Service at **1-800-874-0831**
or at **studenthealth@hildrethins.com**.

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ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

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