

TO: Georgia Tech Students

SUBJECT: 2021-2022 Student Health Insurance Program Plan - Benefits and Premiums

Each year, the University System of Georgia (USG) works hard to obtain the most competitive rates and valuable benefits for the Student Health Insurance Program (SHIP) with United Healthcare for all of its universities. The benefits and premiums for the 2021-2022 academic year have been finalized system-wide, and there are some key changes and information that we want you to be aware of.

We realize the Student Health Insurance Plan provides important coverage for our students and has been even more important during the pandemic. Over the past year, costs have increased significantly in the plan due to an increase in claims costs, in part due to COVID-19. Because of this and the goal of providing consistent healthcare coverage for all USG students, the GA Tech student health insurance plan is being consolidated into the USG system-wide Student Health Insurance plan.

Therefore, the following adjustments will be made to the 2021-2022 academic year plan (effective Aug. 1):

- The annual individual deductible and the out-of-pocket maximum will increase.
- The premiums will increase, as indicated in the table below.

IMPORTANT: Dental and vision coverage will remain intact for all Georgia Tech plans. While there will be increases to costs, Georgia Tech has increased health insurance subsidies to GTAs and GRAs in order to completely cover the premium increases outlined in the chart below, so the rate the GRA/GTAs pay will not change from the 2020-2021 rate. We thank the graduate students, especially the Graduate Student Government Association, for their input and partnership during this process.

USG SHIP Plan Benefits Highlights and Plan Premiums

	USG SHIP Benefits	
Annual Individual Deductible:	\$500	
Coinsurance Percentage:	80%	
Out-of-Pocket Maximum:	\$6,350	
Non-SHC Office Visit Copays: (PCP/Specialist)	\$20/\$20	
Prescription Drug Copays:	\$25/\$50/\$75	
Lifetime Benefit Limit:	Unlimited	
Dental/Vision Coverage	Included	
Annual Premiums	Mandatory Enrollment	Voluntary Enrollment
Student only	\$2,546 (+16%)	\$3,517 (+25%)
GRA/GTA subsidized rate	\$658 (+0%)	N/A N/A
Spouse	\$2,781 (+16%)	\$3,849 (+26%)
Child	\$2,807 (+15%)	\$3,875 (+25%)
All Children	\$5,466 (+17%)	\$7,603 (+26%)
All Dependents	\$8,268 (+17%)	\$11,472 (+26%)

Also, it's important to mention that the USG Student Health Insurance Advisory Committee has been instrumental in making recommendations regarding the plan premiums and benefits this year. The committee will continue to meet going forward and will review the plan and make recommendations

in the years to come. Georgia Tech administrators and students are members of this committee in order to provide feedback and to advocate for our students' interests.

More information about semester rates and the SHIP program is available on the [Georgia Tech Student Health Insurance Plan website](#). You can also find additional information about the USG SHIP: https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP.

Questions? Contact Jennifer White, billing and insurance coordinator in Stamps Health Services, at jennifer.white@health.gatech.edu.