University of Illinois System Summary of Student Health Programs Fall 2025 – 2026

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| **Schedule of Benefits** | **UIUC Undergrad Student** | **UIUC Graduate Student** |
| Aggregate Maximum Benefit | No lifetime limits on essential health benefits | No lifetime limits on essential health benefits |
| Psychiatric and Substance Abuse Benefit | Inpatient and outpatient - paid as any other sickness | Inpatient and outpatient - paid as any other sickness |
| Routine Care for Students  (physical examinations) | Included | Included |
| In-patient Hospitalization | $100 copay per confinement and then 80% of the first $10,000, then 100%. The student’s maximum out-pocket is $6,850. | $100 copay per confinement and then 80% of the first $5,000, then 100%. The student's maximum out-of-pocket is $3,000 |
| Outpatient Physician's Benefits | 80% of Usual and Customary. Fully covered at McKinley Health Center for physician's visits through the Health Service Fee | 80% of Usual and Customary. Fully covered at McKinley Health Center for physician's visits through the Health Service Fee |
| Outpatient Student Deductible | $400 per policy year | $300 per policy year |
| Student Out-of-Pocket Maximum | $6,850 per policy year | $3,000 per policy year |
| Student Outpatient Prescription | $20 co-payment - Tier 1  $40 co-payment - Tier 2  $80 co-payment - Tier 3  40% co-insurance - Tier 4  Mail order included | $20 co-payment - Tier 1  $40 co-payment - Tier 2  $80 co-payment - Tier 3  40% co-insurance - Tier 4  Mail order included |
| Pregnancy Expense Benefits | Included | Included |
| Preventative Well Child Visits | Annual Healthcare Exams and Annual Wellness and Physical Exams to age 18, including age-appropriate immunizations at no cost | Annual Healthcare Exams and Annual Wellness and Physical Exams to age 18, including age-appropriate immunizations at no cost |
| Outpatient Diagnostics including CT Scans & MRI | 80% of Usual and Customary | 80% of Usual and Customary |
| Mammography Benefit | Included | Included |
| Colorectal and Prostate Cancer Test Coverage | Included | Included |
| Gender Reassignment Surgery | Includes pre and post treatment; no cosmetic | Includes pre and post treatment; no cosmetic |
| Diabetes Benefit, including Equipment, Supplies, and Self- Management Training | Included | Included |
| Pediatric dental and vision | Included | Included |
| No pre-existing conditions exclusion | Included | Included |
| Continuation Feature | Graduating students may purchase up to 90 days of coverage and cannot be declined for coverage | Graduating students may purchase up to 90 days of coverage and cannot be declined for coverage |
| Notes: | Additional billing discounts will apply if the student goes to a "preferred provider" | |

The student health insurance fee, in addition to the student health fee, combine to provide, comprehensive health care programs to meet the needs of the students at the individual universities. In addition, UIUC has varying levels of dental and vision benefits, including discounts on exams. Specific details are provided in plan booklets. – Updated 01/29/2025