

University of Illinois System Summary of Student Health Programs Fall 2024 - 2025

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 2/28/2024