

ARE YOU GETTING THE BEST VALUE FOR YOUR HEALTH COVERAGE DOLLARS?

Covering Your College Student: Five Questions to Ask

Most colleges require their students to have health coverage. What's more, without the right health coverage, even minor health issues can mean major expenses.

If your college student has the option of either remaining on your health plan provided by your employer or purchasing a school-sponsored health plan, ask yourself these questions to help you decide which option is right for you and your college student:

1 HOW MUCH IS THE PREMIUM FOR EACH OPTION?

Will your cost for employer-provided coverage decrease if your college student chooses the school-sponsored plan? Some health plans charge a flat rate for "family" coverage no matter how many dependents you have, while others charge more for each dependent you add to your coverage.

2 HOW MUCH IS THE DEDUCTIBLE AND COINSURANCE?

Premiums are only one part of the total cost to consider when comparing health coverage options.

Other important costs are:

- **Deductible:** The amount you have to pay yourself before your health coverage starts to pay.

- **Coinsurance:** The amount of costs you and your health plan share; for example, your plan pays 90% of costs and you pay 10% of costs up to a certain amount.

3 WHAT BENEFITS ARE PROVIDED BY EACH PLAN?

Another important consideration is what each plan covers. This is a particularly important concern if your college student has any special health concerns.

4 ARE NETWORK PROVIDERS AVAILABLE?

If your college student is attending a school away from home, check to see if providers near your student's school are in your plan's network, because care from an out-of-network provider can cost more. In some cases, care from out-of-network providers is not covered.

5 WILL YOUR STUDENT NEED COVERAGE WHILE STUDYING ABROAD?

Although not a must, some plans offer international health coverage. If your college student plans to study abroad, this benefit can be very helpful.

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DO THE MATH. This chart can help you calculate the costs of health care coverage options.

	School-Sponsored Health Plan	Parents' Health Plan	Savings
Monthly Premium			
Deductible			
Co-Insurance			
Comparative Costs			