

Vanderbilt University offers a student-centric comprehensive health insurance plan (SHIP) through Academic HealthPlans. The plan is underwritten by Aetna.

Before you choose coverage, take a look to see how the Vanderbilt University SHIP compares to your current health insurance plan. It may be cheaper or offer higher benefits than the plans on the Marketplace or your parents' plan.

<b>COMPARE THE FACTS</b>		
	<b>VANDERBILT UNIVERSITY SHIP</b>	<b>YOUR PLAN</b> (Other Coverage: Employer, Dependent, Marketplace)
<b>Affordable Care Act (ACA) Compliant</b>	✓	
<b>Preventive Care Benefits</b>	✓	
<b>Essential Health Benefits</b>	✓	
<b>No Annual Limits or Pre-existing Conditions/ Limitations</b>	✓	
<b>Designed and priced for students and endorsed by your University</b>	✓	✗
<b>Broad PPO network of doctors and hospitals</b>	✓	

<b>VANDERBILT UNIVERSITY SHIP</b>		<b>YOUR PLAN</b> (Other Coverage: Employer, Dependent, Marketplace)
<b>Deductible</b>	\$250 In-Network \$500 Out-of-Network	
<b>Coinsurance</b>	80% In-Network 80% Preferred Providers 50% Out-of-Network	
<b>Individual Out-of-Pocket Maximum</b>	\$5,000 In-Network \$10,000 Out-of-Network	
<b>Family Out-of-Pocket Maximum</b>	\$10,000 In-Network \$20,000 Out-of-Network	
<b>Doctor's Visits Copay</b>	\$25	
<b>Pharmacy Copay</b>	Generic: \$15 Preferred Brand-Name: \$50 Non-Preferred Brand-Name: \$75	
<b>Emergency Travel Assistance Program</b>	Included	
<b>AD&amp;D Benefits</b>	\$25,000	