

# Email Template for Kennesaw State University Students

TO: University System of Georgia Students

SUBJECT: 2022-2023 Student Health Insurance Plan (SHIP) - Benefits and Premiums

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Every year, the University System of Georgia and Kennesaw State University works hard to obtain the most competitive rates and most valuable benefits for students enrolled in the USG Student Health Insurance Plan (SHIP). COVID-19 has, once again, highlighted the importance of the plan as a valuable healthcare and pharmacy benefit and we are happy to provide this coverage option for all of our students.

There are no changes to plan benefits for the 2022-2023 Academic Year. There will be a premium increase of 10.5% across all categories of students and enrollees – or a \$21.16 per month increase for the mandatory student only category and \$29.66 per month increase for the voluntary student only category. This increase is due to the increase in claims costs related to COVID-19 testing, treatment, and pharmacy services. Additionally, utilization of benefits remained high in some categories, such as mental health, and there was an increase in costs for treatment for serious medical conditions. We worked closely with our broker to negotiate the lowest premiums and our advisory committee to provide feedback on the plan changes.

## USG SHIP Plan Benefits Highlights and Plan Premiums – 2022-2023

	USG SHIP Benefits	
<b>Annual Individual Deductible:</b>	<b>\$500</b>	
<b>Coinsurance Percentage:</b>	<b>80%</b>	
<b>Out-of-Pocket Maximum:</b>	<b>\$6,350</b>	
<b>Non-SHC Office Visit Copays: (PCP/Specialist)</b>	<b>\$20/\$20</b>	
<b>Prescription Drug Copays:</b>	<b>\$25/\$50/\$75</b>	
<b>Lifetime Benefit Limit:</b>	<b>Unlimited</b>	
<b>Annual Premiums</b>	<b>Mandatory Premium</b>	<b>Voluntary Premium</b>
<b>Student only</b>	\$2,671	\$3,744
<b>Spouse</b>	\$2,938	\$4,118
<b>Child</b>	\$2,938	\$4,118
<b>All Children</b>	\$5,876	\$8,237
<b>All Dependents</b>	\$8,815	\$12,355

Premiums are charged on a per semester basis. Semester rates and SHIP plan information will be available at KSU's [Student Health Insurance website](#) by April 22. More information about the USG SHIP is also available at [https://www.usg.edu/student\\_affairs/student\\_health\\_insurance\\_program\\_SHIP](https://www.usg.edu/student_affairs/student_health_insurance_program_SHIP).

If you have questions, please contact registrar@kennesaw.edu.