TULANE
Campus Health

T-SHIP Benefits Comparison

While we invite students to enroll in the Tulane-sponsored Student Health Insurance Plan (T-SHIP), we understand that some students will prefer to opt out of T-SHIP enrollment in favor of comparable coverage. Students who opt out of T-SHIP must demonstrate that their coverage that meets or exceeds the University standards for adequate insurance. Before making your decision, please review the standards, our frequently asked questions page, and this benefits comparison chart.

While some out-of-state and international health plans may lack coverage in the New Orleans area, T-SHIP includes a wealth of in-network providers, including the city's major hospitals and a wide array of specialists. T-SHIP also covers students when they travel, so they're covered at home and abroad.

Comparison Points	Benefit with T-SHIP at The Health Center on Campus	T-SHIP In-Network	T-SHIP Out of Network	Your Plan
Annual Deductible	No Deductible	$250	$500	?
Family Deductible	N/A	$750	$1,500	?
Maximum Out of Pocket Limit	No Limit	$5,000 Per Insured Person, Per policy year $10,000.00 for all Insureds in a family Per Policy year	$5,000 Per Insured Person, Per policy year $10,000 for all Insureds in a family Per Policy year	?
Office Visit	No Co-pay	Community Referral: $30 Co-Pay	Community Referral: $30 Co-Pay	?
Emergency Room	N/A	$100 Co-pay	Co-pay + 60% of Usual and Customary Charges for Medical Expense	?
Urgent Care	N/A	$30 Co-Pay in addition to Policy Deductible	$30 Co-Pay in addition to Policy Deductible	?
In-House Lab Services	No Co-pay	90% of Preferred Allowance for Covered Medical Expense after deductible is met	60% of Usual and Customary charges for covered expense after deductible is met	?
Inpatient Medical Visit	N/A	90% of Preferred Allowance for Covered Medical Expense after deductible is met	60% of Usual and Customary charges for covered expense after deductible is met	?
Prescription Drugs	$15.00 Co-pay	Tier 1 $20 Co-pay Tier 2 $50 Co-pay Tier 3 $80 Co-pay	$20 Deductible per generic drug $50 Deductible per brand name drug When Specialty Prescription Drugs are dispensed at a Non-Preferred Specialty Network Pharmacy, the Insured is required to pay 2 times the retail co-pay (up to 50% of the Prescription Drug Charge).	?
Physical Therapy Visit	N/A	Community Referral: $30 Co-Pay in addition to Policy Deductible	Community Referral: $30 Co-Pay in addition to Policy Deductible	?
Medical Coverage while Studying Abroad	N/A	90% of Preferred Allowance for Covered Medical Expense after deductible is met	60% of Usual and Customary charges for covered expense after deductible is met	?