

Student Health Insurance Plan (SHIP)

As a graduate student at the University of Maryland (UMD), you have the option to enroll in the university-sponsored Student Health Insurance Plan (SHIP). This is an ACA-compliant, low-deductible plan designed specifically for all UMD students (including graduate students) and their dependents.

It is important that all students have health insurance coverage. Graduate assistants are eligible to enroll in a State employee health plan—the same plans available to faculty and staff. Other students are not eligible for the State plans, but SHIP covers comparable coverage at comparable cost to the student. Students sometimes decline prestigious fellowships in order to retain health coverage as a graduate assistant; we hope they will accept fellowships and enroll in SHIP. The Graduate School will pay the full cost of SHIP for students with fellowship stipends of at least \$17,500 per year.

Does SHIP only offer catastrophic coverage?

Catastrophic plans are designed to protect you in a worst-case scenario and often have higher deductibles. The SHIP plan is designed to provide coverage regardless of the scenario and only has a \$250 individual deductible.

Is SHIP inferior to the State plans available to graduate assistants?

SHIP and the State plans available to graduate assistants have comparable benefits and costs. Below is a high-level comparison of the plans.

	Student Plan	Graduate Assistant Plan
Costs <i>(prices are for CareFirst PPO)</i>	Student Only: \$1,298	Student Only: \$1,224 (20% of total premium)
In-Network Benefits	Deductible: \$250 - individual / \$500 - family Total Out-of-pocket maximum \$1,500 - individual / \$3,000 - family \$0 co-pay for covered services at the University Health Center (UHC) Primary care outside of the UHC: \$25 Specialist: \$25 co-pay	Deductible: \$250 - individual / \$500 - family Total Out-of-pocket maximum \$2,000 - individual / \$4,000 – family Primary Care: \$15 co-pay Specialist: \$30 co-pay
Coverage Periods	Keep coverage for a full year, regardless of when you graduate or your Graduate Assistant appointment ends.	Coverage ends when you graduate or your Graduate Assistant appointment ends. If you graduate before the end of the plan year, you've paid for coverage you no longer have.
Provider Network	Local & nationwide coverage through CareFirst PPO Click here to search for a provider.	
Vision	Included	Included
Dental	Optional plan for fee	Separate plan for fee
Prescription (Rx)	Included	Separate plan for fee