

HARVARD UNIVERSITY

Student Health Program

Dear Student:

On behalf of the Harvard University Student Health Program, welcome to Harvard! We look forward to providing you health coverage during your time here.

The Harvard University Student Health Program (HUSHP), **comprised of the Student Health Fee and the Student Health Insurance Plan**, offers comprehensive medical, mental health and prescription benefits to students. We understand that health insurance information and selection can be overwhelming, so we've outlined below benefits, deadlines, and other important information to help you to understand the distinction between the Student Health Fee and Student Health Insurance Plan.

Student Health Fee

All students who are enrolled more than half time and studying in Massachusetts are **required** to pay this fee. The Student Health Fee covers most services – at no additional cost – at Harvard University Health Services (HUHS) including:

- Internal medicine
- Medical specialty care
- Mental health services
- Physical therapy
- Radiology
- Urgent care

Additional HUHS services (e.g., pharmacy and dental) are available for a fee and may be term-billed. Obstetrics/gynecology and Quest laboratory services are available at HUHS, but are **not** covered by the Student Health Fee.

Student Health Insurance Plan

Administered by Blue Cross Blue Shield (BCBS) of Massachusetts, the Student Health Insurance Plan is designed to complement the health care provided through the Student Health Fee at HUHS. The plan provides both in and out-of-network hospital/specialty coverage. Benefit limits and cost-sharing may apply. Coverage includes:

- Ambulatory surgery
- Radiology services
- Obstetrics/gynecology
- Emergency room visits
- Hospitalizations
- Diagnostic lab services, including Quest at HUHS
- Prescription drug coverage
- Specialty and mental health care outside of HUHS (limited)

Note: Routine care, including preventive immunizations, is only covered at HUHS clinics. To read the plan details, visit hushp.harvard.edu/benefits.

How to waive the Student Health Insurance Plan

Starting May 1, 2018, students enrolled in a comparable health insurance plan may apply to waive the Student Health Insurance Plan. You must submit your waiver application online by the deadline (next page) or the charges will remain on your student bill. Students that waive the Student Health Insurance Plan are still eligible to receive care at HUHS if they have coverage under the Student Health Fee. For more information on waiving coverage, visit hushp.harvard.edu/waiving-health-insurance-coverage.

Primary vs. secondary coverage

If you are enrolled in another health insurance plan and do not waive the Student Health Insurance Plan, the Student Health Insurance Plan will always be a secondary payer (i.e., all claims must first be processed by your primary insurance plan). In order to avoid any claims problems, please notify your health care providers and both insurance carriers of both plans.

HUSHP 2018 – 2019 coverage dates

Fall term:	August 1, 2018 – January 31, 2019
Spring term:	February 1, 2019 – July 31, 2019

HUSHP 2018 – 2019 rates

HUSHP Student Health Fee	\$ 589 (per term)
HUSHP Student Health Insurance Plan	\$ 1,682 (per term)
Total	\$ 2,271 (per term)
Charges will be automatically applied to your student bill	

Dependent coverage

Starting **June 1, 2018**, you may enroll your eligible dependents in HUSHP by the appropriate deadline (see below). **You must enroll and renew dependents each year; it is not automatic.** The online application and rates will be available at hushp.harvard.edu.

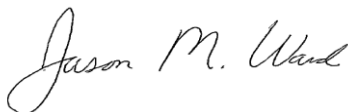
Dental coverage

You may enroll in optional dental insurance by the appropriate deadline (see below). Enrollment and renewal is not automatic. Please visit hushp.harvard.edu after **June 1, 2018** for more information.

We are here to help

HUSHP Member Services is available Monday-Friday from 8:30AM to 5:00PM to assist you with any questions. We look forward to helping you with your health insurance needs.

Sincerely,



Jason Ward
Director, HUSHP Member Services
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Important Deadlines		
Deadline	Fall Term	Spring Term
Waiver application	July 31, 2018	January 31, 2019
Dependent enrollment	August 31, 2018	February 28, 2019
Dental enrollment	September 30, 2018	N/A