



HARVARD UNIVERSITY

Student Health Program

Dear Student:

We're happy to provide you with health coverage during your time here. Harvard University Student Health Program (HUSHP) is comprised of two parts:

Student Health Fee

All students who are enrolled more than half time and studying in Massachusetts are required to pay this fee. It gives you access to most services – at no additional cost – at Harvard University Health Services (HUHS) including:

- Internal medicine
- Medical/surgical 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 covered by the Student Health Insurance Plan.

Student Health Insurance Plan

This PPO plan provides hospital/specialty coverage both in- and out-of-network through Blue Cross Blue Shield of Massachusetts (BCBS). Benefit limits and cost-sharing may apply. Prescription drug coverage is provided through a separate pharmacy benefits manager. Coverage includes:

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

ID cards: In August, new plan members will receive a BCBS card and an OptumRx prescription drug card in the mail at the address on file at your School. If you do not receive your cards, or if you need your ID number, email Member Services at mservices@huhs.harvard.edu.

To read the plan details, visit <http://hushp.harvard.edu/what-are-my-benefits>.

How to waive the Student Health Insurance Plan

Students enrolled in a comparable health insurance plan may be eligible to waive the Student Health Insurance Plan. You must submit your waiver by the deadline (below) or the charges will remain on your term bill.

- Before waiving, evaluate whether your existing health plan will provide adequate, comprehensive coverage in the Boston area. Visit the HUSHP website to review the [waiver checklist](#) for guidance.
- International students studying on-campus at Harvard are not eligible to waive the insurance plan with foreign insurance, even if it is foreign insurance with a U.S.-based administrator.
- 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.

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 will first be processed by your primary insurance plan.) In order to avoid any claims problems, please notify your health care providers of both plans.

HUSHP 2016–2017 coverage dates: HUSHP provides coverage in two fixed terms of six months each.

Fall term: August 1, 2016 – January 31, 2017

Spring term: February 1, 2017 – July 31, 2017

HUSHP Rates: Charges are automatically applied to your term bill.

<u>Rates</u>	<u>Per Term</u>
HUSHP Student Health Fee	\$ 544
HUSHP Student Health Insurance Plan	\$ 1,315
Total	\$ 1,859

Dependent Coverage

You may enroll your eligible dependents in HUSHP. **You must enroll and renew dependents each year; it is not automatic.** Rates, enrollment forms, and deadlines are available at <http://hushp.harvard.edu>.

Dental Coverage

You may enroll in optional dental insurance by the appropriate deadline. Please visit <http://hushp.harvard.edu> after June 1, 2016 for more information.

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

Sincerely,



Katie Vandenabeele
Director, HUSHP Member Services
Harvard University Student Health Program
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<http://hushp.harvard.edu>

Deadlines	Fall Term	Spring Term
Waiver application	July 31, 2016	January 31, 2017
Dependent enrollment	August 31, 2016	February 28, 2017
Dental enrollment	August 31, 2016	N/A