



# Harvard University Student Health Plan



**You are responsible for your health care.** Understanding your student health insurance plan will ensure you get the care you need, when you need it, at little to no additional cost.

## Required Student Health Insurance

Massachusetts law requires that any full-time or part-time student enrolled in an institution of higher learning in Massachusetts must participate in a qualifying student health insurance program or in a health plan of comparable coverage. All Harvard students are automatically enrolled in the Harvard University Student Health Plan. Two charges will be applied to your term bill (one for each part shown below).

**The Harvard University Student Health Plan consists of two parts:**

**Part I: The Student Health Fee (SHF)** covers most services provided at Harvard University Health Services (HUHS). Primary Care Providers are available at clinics on each Harvard campus for routine health care. Urgent care is available 24 hours a day, 365 days a year at HUHS in Holyoke Center. **The SHF includes a prescription drug benefit.**

**Part II: The Student Blue Cross Blue Shield PPO (BCBS) Plan** of Massachusetts covers medically necessary hospitalization, emergency care, and some services and procedures not available through HUHS, such as diagnostic testing. *Please note this Student BCBS plan is unique from other BCBS plans (e.g., no coverage for routine care; limited office visits to specialists) in that it is designed to complement the comprehensive health care provided under the SHF at HUHS. Please review complete details on covered services at [huhs.harvard.edu](http://huhs.harvard.edu).*

### Waiving the Harvard Student Health Insurance Plan

Students who meet certain requirements may be eligible to waive all or a portion of the Harvard University Student Health Plan. Eligible students may apply to waive coverage for the entire year, or apply each term to waive coverage for that term only. All waivers must be completed online prior to the waiver deadlines (fall deadline 9/30; spring deadline 2/28). **Late waiver requests will not be granted. There are no exceptions to this policy.**

### Optional Coverage for Dependents

Dependent coverage is available for an additional fee, which can be applied to the student's term bill. Eligible students may apply for dependent coverage for the entire year, or apply each term for dependent coverage for that term only. All enrollment forms must be completed prior to the enrollment deadlines (fall deadline 9/30; spring deadline 2/28).

### Coverage Dates & Deadlines

<i>students</i>	Coverage Dates	Application Deadline	Renewing Coverage
<b>Health Insurance</b>	Fall: 8/1-1/31 Spring: 2/1-7/31	N/A	Renewal is automatic
<b>Waiver</b>	Waive for one year, or waive each term	Fall: 9/30 Spring: 2/28	Must apply each year (or each term if waiving per term)

<i>dependents</i>	Coverage Dates	Application Deadline	Renewing Coverage
<b>Health Insurance</b>	Fall: 8/1-1/31 Spring: 2/1-7/31	Fall: 9/30 Spring: 2/28	Must enroll each term or for the entire year

## Network Advice

**If you paid for the Student Health Fee (SHF) and receive care at a Harvard University Health Services (HUHS) clinic:** Most office visits are covered without a copayment, including routine medical care, preventive care, sick visits, mental health visits, pediatric care, infirmary services, urgent care visits, and visits with a specialist.

**If you paid for the Student Blue Cross Blue Shield (BCBS) Plan and receive medical care outside of HUHS:** Most services received outside of HUHS will require a copayment, deductible and/or co-insurance. To get the most out of your benefits and to minimize your out-of-pocket expense, you should go to a BCBS in-network provider (Blue Care Elect Preferred PPO) whenever possible.

## Prescription Drug Benefit

*included in your Student Health Fee*

Students and dependents who have paid the Harvard University Student Health Fee (SHF) have a prescription drug benefit of up to \$1,875 per term and \$3,750 for the full plan year.

Copayments for up to a 30-day supply:

- \$10 for generic
- \$20 for preferred brand name
- \$35 for non-preferred brand name

For more information on the Prescription Drug Benefit, including participating pharmacies, please visit [huhs.harvard.edu](http://huhs.harvard.edu).

**Rates** for students and dependents are posted on the Harvard University Health Services (HUHS) website at [huhs.harvard.edu](http://huhs.harvard.edu).

## Dental Coverage Options

**Dental Insurance:** Dental insurance is not provided under the Student Health Insurance Plan, but is available for students and their dependents through the Delta Dental of Massachusetts PPO Value Plan. Coverage is effective October 1 — September 30.

**Fee-for-Service Care:** Preventive and specialty dental care services are also available at competitive fee-for-service rates through HUHS Dental Services on the Cambridge (Harvard Square) campus and the Harvard School of Dental Medicine (HSDM) on the Longwood Medical Area (Boston) campus.

***Please note, HUHS and HSDM do not accept the Delta Dental PPO Value plan.***

For information on dental care options, including insurance enrollment deadlines and forms, visit the Student Health Insurance page at [huhs.harvard.edu](http://huhs.harvard.edu).

## Benefit Details

Our website provides detailed information on your Harvard Student Health Plan benefits, limitations and exclusions, including rates; deadlines; information on waiving your insurance; dental coverage options; and other important information.

We encourage you to review complete details of the Harvard University Student Health Plan at [huhs.harvard.edu](http://huhs.harvard.edu).

If you have questions about the Harvard University Student Health Plan or dental coverage options, please contact a Member Services representative.

## Student Insurance Office

Member Services

75 Mt. Auburn Street, Floor 1

Cambridge, MA 02138

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[huhs.harvard.edu](http://huhs.harvard.edu)

This is an overview. If there is a conflict between this summary and the full benefit description, the full benefit description governs. Limitations and exclusions apply.