Dear Harvard Student,

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

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 benefits, deadlines, and other important information here to help you to understand HUSHP and how your coverage works.

We encourage you to read the information provided and contact our office with any questions you may have.

Best regards,

Jason Ward
Director, HUSHP Member Services
617-495-2008
mservices@huhs.harvard.edu

Learn more about HUSHP

Student Health Fee

The large majority of Harvard students 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
- Mental health services
- Medical specialty care
- Physical therapy
- Urgent care

Most HUHS care is paid through the Student Health Fee. Obstetrics/gynecology and Quest laboratory services are available at HUHS but are not covered by the Student Health Fee. To learn more about the Student Health Fee, visit: hushp.harvard.edu/student-health-fee.

Student Health Insurance Plan

There are times when you will need care away from HUHS and will need coverage to help pay for that care. Administered by Blue Cross Blue Shield of Massachusetts (BCBSMA), the Student Health Insurance Plan is designed to complement the health care provided through the Student Health Fee at HUHS.

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

Note: Routine care, including preventive immunizations, is only covered at HUHS. To learn more about the Student Health Insurance Plan, visit: hushp.harvard.edu/student-health-insurance-plan.

VISIT US AT HUSHP.HARVARD.EDU
How to waive the Student Health Insurance Plan

Starting May 1, 2022, 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 or the charges will remain on your student account. 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, 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. For more information on coordination of benefits, visit: hushp.harvard.edu/COB.

Dependent coverage

Starting June 1, 2022, you may enroll your eligible dependents in HUSHP by the appropriate deadline. The online application and rates will be available at: hushp.harvard.edu/student-dependents.

Dental coverage

You may enroll in optional dental insurance by submitting an online application by the appropriate deadline. Enrollment and renewal are not automatic. Please visit: hushp.harvard.edu/dental-coverage after July 1, 2022 for more information.

Pharmacy coverage

Prescription drug coverage is included in the Student Health Insurance Plan, and there is no dollar limit on this benefit. To learn more about the prescription coverage or to check the cost of a medication, visit: hushp.harvard.edu/prescription-drug-plan.

ID cards

The Blue Cross Blue Shield ID cards are digital only. ID cards will be available the first week in August. To learn more about ID cards, visit: hushp.harvard.edu/insurance-id-cards.

Coverage outside of Massachusetts

The Student Health Insurance Plan covers you throughout the United States and abroad; however, these benefits are limited while traveling. For more details, visit: hushp.harvard.edu/coverage-outside-massachusetts.

COVID-19 coverage updates

The Student Health Insurance Plan is adopting all temporary emergency measures put into place by Blue Cross Blue Shield of MA (BCBSMA) to address the COVID-19 outbreak. Students enrolled in the Student Health Insurance Plan can access the Student Health Insurance Plan Coronavirus page for additional information: hushp.harvard.edu/coronavirus-disease-covid-19-health-insurance-faqs.

- If you waived the Student Health Insurance Plan and have questions about your coverage, please contact your waived insurance plan for information.
- If you have additional questions about COVID testing or vaccine availability at Harvard University Health Services, visit their website at huhs.harvard.edu.

HUSHP 2022 2023 coverage dates

Fall term: August 1, 2022 January 31, 2023
Spring term: February 1, 2023 July 31, 2023

HUSHP 2022 2023 student rates (per term)

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<tr>
<td>Student Health Fee</td>
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Note: The information provided in this letter and/or on the HUSHP website can change at any time. The HUSHP website may currently have information for the AY2022 plan year listed. Please make sure to check the website closer to the start of the AY2023 school year for updated information.