

Comparing insurance plans



This chart illustrates benefit coverage for a few key services for three different plans. **Information is based on a sample spouse (Member Age = 28, Zip Code = 02138) and is for comparison purposes only.** Visit hushp.harvard.edu for a detailed description of HUSHP benefits. Visit MAhealthconnector.org for information about Massachusetts Health Connector plans. Please note: HMO plans often limit the type of care you can receive outside of Massachusetts. The Student Health Insurance Plan is a PPO plan, which provides coverage throughout the United States and abroad.

Services	Harvard University Student Health Plan (PPO, Platinum)	MA Health Connector Example #1 (HMO Platinum Plan)	MA Health Connector Example #2 (HMO Platinum Plan)
Annual Premium	\$7,718 (does not vary by age)	\$4,751 (varies by age)	\$11,773 (varies by age)
In-Network Out-of- Pocket Maximum	\$3,000 / individual	\$3,000 / individual	\$3,000 / individual
Mental Health Services Visit	\$0 copay at HUHS; \$35 copay outside of HUHS (in-network, for visits 9-40)	\$20 copay	\$20 copay
Specialist Office Visit	\$0 copay at HUHS; \$35 copay outside of HUHS (in-network); visit limits apply for care outside of HUHS	\$40 copay	\$40 copay
Emergency Room Visit	\$100 copay	\$150 copay	\$150 copay
Prescription Drugs	\$17-\$55	\$10-\$50	\$10-\$50
Ambulance	Covered in full	Covered in full	Covered in full
Hospitalization	\$100 or \$500 copay	\$500 copay	\$500 copay