

COMPARING INSURANCE PLANS



HARVARD UNIVERSITY
Student Health Program

This chart illustrates benefit coverage for a few key services for three different plans.*

Services	HUSHP Student Health Fee and Student Health Insurance Plan	MA Health Connector Bronze Plan (Individual Coverage/Standard Plan/No Subsidies)	MA Health Connector ConnectorCare (Plan Type IIA and IIB – for individuals w/ income of \$11,490 - \$22,980)
In-Network Annual Deductible	\$0	\$2,000	\$0
In-Network Out-of-Pocket Maximum	\$0	\$6,350	Medical: \$750/\$1,500 Rx: \$500/\$1,000
Mental Health Services Visit	\$0 copay at HUHS \$35 copay outside of HUHS (in-network)	Out-of-pocket until deductible is met; \$50 copay per visit after deductible	\$10 copay
Specialist Office Visit	\$0 copay at HUHS \$35 copay outside of HUHS (in-network)	\$50 copay	\$18 copay
Emergency Room Visit	\$50 copay (waived if admitted)	\$750 copay	\$50 copay
Prescription Drugs	\$12-\$50	\$30 (generic)	\$10-\$20 (generics and preferred brand drugs)
Ambulance	Covered in full	Covered when medically necessary	No copay
Hospitalization	Covered in full	\$750	\$50

*Information provided is for comparison purposes only. For a detailed description of HUSHP benefits go to hushp.harvard.edu; For information about Massachusetts Health Connector plans go to MAhealthconnector.org