

MEMO

TO: Health Sciences Students
FROM: Gianna Vroom, Director
RE: Student Health Insurance Plan Rates and Coverage for 2021-2022
DATE: June 1, 2021

The Health Sciences Schools student health insurance plan for the 2021-2022 academic year is underwritten by Harvard Pilgrim Health Care (HPHC) and administered by UnitedHealthcare **StudentResources** (UHCSR), a nationwide preferred provider organization (PPO) plan.

After conducting a student survey and receiving feedback we assessed the current student insurance marketplace and put the plan out to bid to ensure a competitive policy was chosen for the upcoming academic year. The result of the bidding process was that UHCSR was reaffirmed as the best partner for the University and the students at this time.

The annual health insurance contract rates for the academic year 2021-2022, beginning on September 1, 2021 and ending on August 31, 2022 are listed below.

These rates represent a 3% increase from the current rates along with the following in network plan enhancements that will reduce the students out of pocket costs:

- **Copayment:** Reduction in office visit copay from \$25 to \$15 for in network mental health visits, physician visits, physiotherapy visits, eye examination, and substance disorder treatment.
- **Coinsurance:** Removed for in network mental health visits, physician visits, physiotherapy visits, eye examination, and substance disorder treatment.
- **The 90% coinsurance will remain for all other in network services not listed above.**
- **Deductible:** \$100 in-network and \$200 out-of-network
 - Deductible is applied to any service without a co-payment excluding preventive care which is still covered at 100%

Plan	Monthly	Semester	Annual
Individual (<i>Student</i>)*	\$467	\$2,802	\$5,604
Two Person (<i>Student + 1 child or Student + Spouse</i>)	\$934	\$5,604	\$11,208
Family Tier 1 (<i>Student + Spouse + 1 child <u>OR</u> Student + 2 or more children</i>)	\$1,401	\$8,406	\$16,812
Family Tier 2 (<i>Student + Spouse + 2 or more children</i>)	\$1,858	\$11,208	\$22,416

The Health Administration Fee for 2021-2022 academic year will be \$250. This fee is set by the Budget and Fiscal Officers of the Health Sciences Schools.

Students who previously waived may enroll in the UHCSR plan without a qualifying event during Open Enrollment, June 1st- August 1st, 2021. Students may add eligible dependent(s): spouse, domestic partner, and children under the age of 26 for an additional cost. To add dependents students must first enroll online in Individual plan, then add their dependent(s) within their [UHCSR MyAccount](#).

Please contact the SAHA Office if you any questions at Cynthia.Linton@tufts.edu.