Dear Student:

This letter contains important information and deadlines for the Harvard University Student Health Program (HUSHP) for the 2015-2016 academic year. Visit hushp.harvard.edu for more details.

**HUSHP is a comprehensive health program comprised of two parts:**

(1) **Student Health Fee**: Required for all students who are enrolled more than half time and studying in Massachusetts. This fee covers most services – at no additional cost – at Harvard University Health Services (HUHS) including:

- Internal medicine
- Medical/surgical specialty care
- Mental health services
- Physical therapy
- Radiology
- Urgent care

Additional HUHS services are available for a fee and may be term-billed (e.g., pharmacy and dental services). Obstetrics/gynecology and Quest laboratory services are available at HUHS, but are covered by the Student Health Insurance Plan.

(2) **Student Health Insurance Plan**: Provides hospital/specialty care through Blue Cross Blue Shield of Massachusetts (BCBS) through a PPO benefit design that offers coverage in and out of network. Prescription drug coverage is provided through a separate pharmacy benefits manager. Coverage includes:

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

Benefit limits and cost-sharing may apply. To read the plan details, visit hushp.harvard.edu/what-are-my-benefits.

**Waiving the Student Health Insurance Plan**: Students enrolled in a comparable health insurance plan may be eligible to waive the Student Health Insurance Plan. Waivers must be submitted by the appropriate deadline (below) or the charges will remain on your bill.

- Before waiving, evaluate whether your existing health plan will provide adequate, comprehensive coverage in the Boston area. Visit the HUSHP website to review the waiver checklist for guidance.

- International students studying on-campus at Harvard are not eligible to waive the insurance plan with foreign insurance, including foreign insurance with a U.S.-based administrator.

- Students that waive the Student Health Insurance Plan are still eligible to receive care at HUHS if they have the Student Health Fee.

**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 will first be processed by your primary insurance plan.) In order to avoid any claims problems, it is important to notify your providers of both plans.
HUSHP 2015–2016 coverage dates: HUSHP provides coverage in two fixed terms of six months each.

- Fall term: August 1, 2015 – January 31, 2016
- Spring term: February 1, 2016 – July 31, 2016

HUSHP Rates: Charges are automatically applied to your term bill.

<table>
<thead>
<tr>
<th>Rates</th>
<th>Per Term</th>
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<tbody>
<tr>
<td>HUSHP Student Health Fee</td>
<td>$ 521</td>
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<tr>
<td>HUSHP Student Health Insurance Plan</td>
<td>$ 1,195</td>
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<tr>
<td>Total</td>
<td>$ 1,716</td>
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Student Health Insurance Plan ID cards: In August new plan members will receive a BCBS card and a Catamaran prescription drug ID card in the mail at the address you have on file with your School. If you do not receive your cards, or if you need your ID number, please email HUSHP Member Services at mservices@huhs.harvard.edu.

Dependent Coverage: Students may enroll their spouse/same-sex domestic partner and/or unmarried dependent children in HUSHP. You must enroll and renew dependents each year; it is not automatic. Rates, enrollment forms, and deadlines are available at hushp.harvard.edu.

Dental Coverage: Optional dental insurance is available for students, and you must complete enrollment by September 30, 2015. Please visit hushp.harvard.edu after June 1, 2015 for more information.

The HUSHP Member Services staff is available Monday-Friday from 8:30AM to 5:00PM to assist you with any questions you may have. We look forward to helping you with your health insurance needs.

Sincerely,

Katie H. Vandenabeele
Director, HUSHP Member Services
Harvard University Student Insurance Office
617-495-2008
mservices@huhs.harvard.edu

<table>
<thead>
<tr>
<th>Important Deadlines:</th>
<th>Fall Term</th>
<th>Spring Term</th>
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<tbody>
<tr>
<td>Waiver application</td>
<td>July 31, 2015</td>
<td>January 31, 2016</td>
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<tr>
<td>Dependent enrollment</td>
<td>September 30, 2015</td>
<td>February 28, 2016</td>
</tr>
<tr>
<td>Dental enrollment</td>
<td>September 30, 2015</td>
<td>N/A</td>
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