

# My Harvard Health Program

Dear Harvard Student,

On behalf of the Harvard University Student Health Program (HUSHP), welcome to Harvard! We look forward to providing you with health coverage during your time here. As a registered student, you will be automatically charged and enrolled in HUSHP.

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 plan selection can be overwhelming, so we have outlined benefits, deadlines, and other important information here to help you understand HUSHP and how your coverage works.

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

Best regards,

**Jason Ward**

Director, HUSHP Member Services  
(617) 495-2008  
mservices@huhs.harvard.edu

## IMPORTANT DEADLINES

### Waiver Application

Fall Term: July 31, 2024  
Spring Term: Jan 31, 2025

### Dependent Enrollment

Fall Term: Aug 31, 2024  
Spring Term: Feb 28, 2025

### Dental Enrollment

AY2025: The dental enrollment deadline will be posted online by June 1, 2024.



## STUDENT HEALTH FEE

Most Harvard students are **required** to pay the Student Health Fee. It 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

To learn more about HUHS, visit  
[HUHS.HARVARD.EDU](https://huhs.harvard.edu)

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](https://hushp.harvard.edu/student-health-fee).

## STUDENT HEALTH INSURANCE PLAN

There are times when you will need care outside of 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
- Obstetrics/gynecology
- Ambulatory surgery

**Note: Routine care, including preventive immunizations, is only covered by a clinician at HUHS.** To learn more about the Student Health Insurance Plan, visit: [hushp.harvard.edu/student-health-insurance-plan](https://hushp.harvard.edu/student-health-insurance-plan).

## HOW TO WAIVE THE STUDENT HEALTH INSURANCE PLAN

Starting May 1, 2024, 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/waiver-eligibility-application-process](https://hushp.harvard.edu/waiver-eligibility-application-process).

### HUSHP 2024-2025 COVERAGE DATES

Fall term: Aug 1, 2024 - Jan 31, 2025

Spring term: Feb 1, 2025 - July 31, 2025

Student Health Fee \$796 /per term

Student Health Insurance Plan \$2,101 /per term

**Total \$2,897 /per term**

*Charges will be automatically applied to your student account.*

## 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). To avoid any claims problems, please notify your health care providers and both insurance carriers of each plan. For more information on coordination of benefits, visit: [hushp.harvard.edu/your-benefits/coordination-of-benefits](https://hushp.harvard.edu/your-benefits/coordination-of-benefits).



## OPTIONAL DEPENDENT COVERAGE

Starting June 1, 2024, 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](https://hushp.harvard.edu/student-dependents).

## OPTIONAL 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/enroll/optional-dental-plans](https://hushp.harvard.edu/enroll/optional-dental-plans) after June 1, 2024 for more information and the dental enrollment deadline.

## PHARMACY COVERAGE

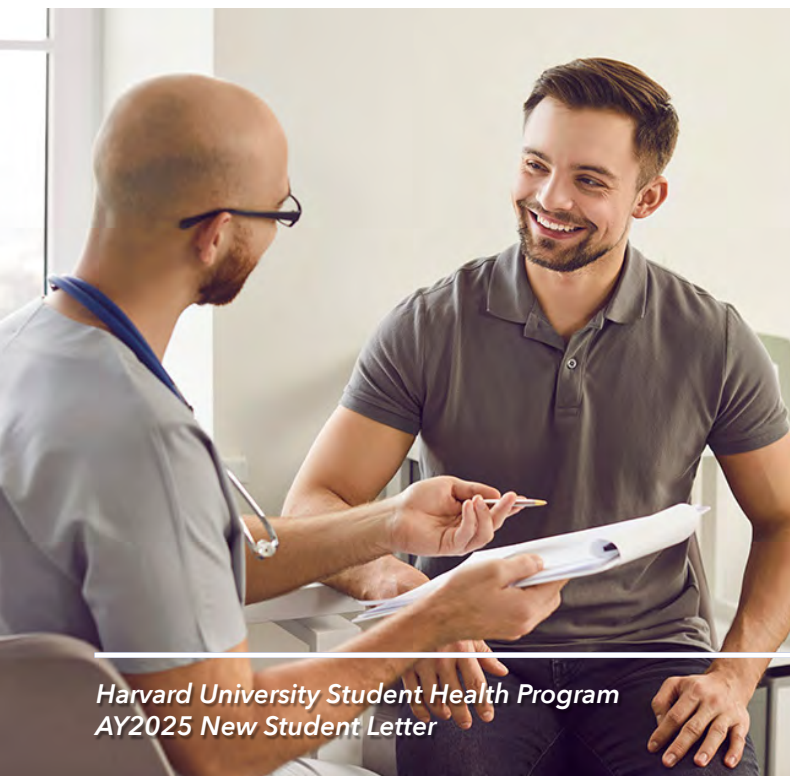
Prescription drug coverage is included in the Student Health Insurance Plan, and there is no dollar limit on this benefit. To learn more about prescription coverage or to check the cost of a medication, visit: [hushp.harvard.edu/your-benefits/prescription-drug-benefits](https://hushp.harvard.edu/your-benefits/prescription-drug-benefits).

## ID CARDS

The Blue Cross Blue Shield ID cards are digital only. ID cards will be available the first week of August. To learn more about ID cards, visit: [hushp.harvard.edu/insurance-id-cards](https://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/your-benefits/travel-coverage](https://hushp.harvard.edu/your-benefits/travel-coverage).





## HUSHP EDUCATIONAL VIDEO

Learn about the differences between the Student Health Fee and the Student Health Insurance plan, obtain an overview on how the plan works, and more!

[WATCH THE VIDEO NOW](#)



## BEING A PATIENT AT HUHS

All new students are automatically assigned a Primary Care Provider at HUHS within the first week of August. You can view this information in the "Profile" section of the [HUHS Patient Portal](#).

Having a Primary Care Provider assignment enables you to book appointments at HUHS. Not all appointments at HUHS are bookable on the Patient Portal.

To learn more about being a patient at HUHS, visit: [huhs.harvard.edu/patients-and-visitors/new-students](https://huhs.harvard.edu/patients-and-visitors/new-students)

*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 AY2024 plan year listed. Please make sure to check the website closer to the start of the AY2025 school year for updated information.*

## ABOUT MEMBER SERVICES

Member Services a team of HUHS employees, is here to navigate and guide you through the complex world of insurance.

### TO HEAL.

Your overall wellness is our top priority.

### TO CARE.

You are more than just an ID number; we strive to offer you a personalized experience to meet your needs.

### TO EDUCATE.

We get it - insurance is confusing! Our goal is to make it easier for you!

## QUESTIONS? CONTACT MEMBER SERVICES

(617) 495-2008

[mervices@huhs.harvard.edu](mailto:mervices@huhs.harvard.edu)

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