

# UMASS BOSTON

## 2016-2017 STUDENT HEALTH INSURANCE PROGRAM

### BLUE CROSS BLUE SHIELD INFORMATION SHEET

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All students enrolled in at least 75% of a full-time curriculum are required to have health insurance that meets mandatory benefit guidelines and will automatically be enrolled in the University's Student Health Insurance Plan. To confirm your enrollment, please log on to [WISER/student center/enroll](#) to confirm. If you have comparable coverage and would like to waive the insurance, please log on to [WISER/student center/waive](#). The deadline to waive is October 3, 2016 for the annual period and March 1, 2017 for new spring students.

Non-action will result in enrollment by default.

International students are automatically enrolled and do not need to confirm.

**Annual Plan Effective Dates:** 8/1/16-7/31/17

**Annual Premium:** \$2,035

**Insurance Company:** Blue Cross Blue Shield of Massachusetts (BCBS)

If you have specific questions regarding the benefits, please contact BCBS at 888-753-6615.

**Benefit and Network Information:** The Student Health Insurance Plan provides students with a nationwide PPO network that allows students to receive services from both participating and non-participating providers. Students will pay less out-of-pocket for services received at a participating provider. The University Health Services (UHS) at UMass Boston is a participating provider with BCBS and students enrolled in the Student Health Insurance Plan are not responsible for co-pays or co-insurance for services received at the UHS. In-network benefit highlights include a \$250 deductible that does not apply to prescription coverage and most outpatient visits, \$30 co-pay for physician visits, \$150 co-pay for emergency room services, no charge for labs, \$15/\$30/\$50 co-pays for generic/preferred brand/non-preferred brand prescription drugs, and 20% co-insurance for hospitalizations. The out-of-pocket maximum for an individual insured under the plan is \$4,000 per policy year for in-network services.

**Plan Administrator:** University Health Plans (UHP)

UHP is available to manage the enrollment and answer general questions about the insurance plan. To speak with a representative please call 800-437-6448 or send an email to [info@univhealthplans.com](mailto:info@univhealthplans.com). Please contact UHP if you need to update your address or need your insurance member ID prior to receiving a hard copy of your card in the mail.

**Online Information about the Student Health Insurance Plan:** [www.universityhealthplans.com](http://www.universityhealthplans.com)

All information about the Student Health Insurance Plan will be posted on [www.universityhealthplans.com](http://www.universityhealthplans.com). Select "University of Massachusetts – Boston" from the list of colleges and universities. The UMass Boston Student Health Insurance Plan webpage provides the following:

- BCBS participating provider look up
- Benefit Information
- Insurance Member ID look up
- Link to BCBS's Member Central to view online account and claims information
- Prescription Drug Information
- Details about Worldwide Benefits
- Fitness and Weight Loss Benefits
- Optional Dental Insurance
- Optional Vision Insurance

**Loss of other Coverage:** If you waive out of the Student Health Insurance Plan and later in the academic year lose that other coverage please contact the Bursar's Office at 617-287-5350. You have 60 days from the loss of other coverage to enroll in the Student Health Insurance Plan.