

Important Update regarding the 2026-2027 Student Health Insurance Plan

Dear Students,

As we look ahead to the 2026-2027 academic year, we want to share some important details regarding the **Wake Forest University Student Health Insurance Plan (SHIP)**. The current partnership with Blue Cross Blue Shield of North Carolina will continue for the upcoming year, with new benefits taking effect on **August 1, 2026**. If you do not plan to be on campus for the 2026-2027 academic year, you may simply disregard this message.

Each year, we work closely with our team to conduct a thorough review of SHIP. We negotiate these premiums and benefits with a single goal in mind: ensuring you have access to high-quality care that supports your success at Wake Forest. To keep the plan viable while maintaining the level of coverage students deserve, we have made a few adjustments to the benefit structure for the new year.

2026-2027 Benefit Changes (Effective August 1st)

We have outlined the primary changes below to make them easy for you and your family to review:

- **Annual Deductible:** \$400 in-network | \$800 out-of-network
- **Coinsurance:** 25% in-network
- **Out-of-Pocket Maximum:** \$7,500 in-network | \$15,000 out-of-network
- **Prescription Drugs:**
 - **Tier 1:** \$10 copay
 - **Tier 2:** \$35 copay
 - **Tier 3:** \$50 copay
 - **Tier 4:** \$100 copay
 - **Tier 5:** 25% coinsurance (min \$100 / max \$500)

We recognize that any increase in out-of-pocket costs can be a concern. Please know that we do not make these decisions lightly. We have taken great care to ensure these benefits remain competitive and, in many cases, still exceed the coverage levels found in the general marketplace. Our priority is to provide you with a reliable safety net so you can focus on your studies and your time in our learning community.

Next Steps and Support

If you would like to compare our SHIP coverage with other providers, you can explore options at **Healthcare.gov**.

Should you have questions regarding the waiver process, enrollment, or eligibility, please contact **University Health Plans** at **833-207-7430**. For specific questions about medical benefits, you may reach **Blue Cross Blue Shield of North Carolina** at **888-206-4697**.

We are here to help you navigate these choices.

Thank you,

University Health Plans, insurance administrator for Wake Forest University