



HUSHP Coverage for Pre-matriculating Students Summer 2021

Important

Students are required to have comparable health insurance for the month(s) they are attending their program. It is the student's responsibility to determine whether their non-Harvard is comparable and meets requirements for a waiver. Students should use the [waiver checklist](#) and resources on our website to make an informed decision. The onus is the student to make this decision. Students who opt-out will not be eligible to purchase coverage after the enrollment deadline. The student will be fully liable for all services not covered by their alternative coverage.

Who is Eligible?

- Students arriving early for mandatory school work in order to matriculate into the fall term will be offered the chance to enroll in one month (July) or two months (June & July) of insurance.
- The start date of the insurance must be consistent with the start date of your program. Example: if you are starting a program on July 5, you will be eligible to purchase coverage for July only.
- If you are not in a mandatory pre-matriculating program, you are not eligible to purchase early insurance, even if you are arriving to the area prior to 8/1.

Can I purchase coverage for my dependents?

- Your spouse and/or dependent children **under the age of 26** may be enrolled, so long you are enrolled.
- Your dependent(s) can only purchase coverage for the same number of month(s) as you are enrolled.
- For example, your dependents cannot purchase 2 months of coverage if you are eligible to purchase only 1 month.

When does the pre-matric coverage begin?

- If your program is starting in June and you purchase the pre-matric coverage, your medical coverage will start on June 1.
- Your medical coverage will start on July 1, if your program starts in July, and you purchase the pre-matric coverage for this month.

What does the summer coverage include?

- The Harvard University Student Health Program (HUSHP) includes access to the Harvard University Health Services and coverage under the Student Health Insurance Plan, which is administered by Blue Cross Blue Shield. A prescription benefit is also included.
- Visit hushp.harvard.edu for the full benefit descriptions under HUSHP.

What is the cost for this coverage? The monthly cost to enroll in pre-matriculation insurance is listed below:

Summer 2021	
Enrollee ¹	Rate Per Month ²
Student	\$469
Spouse	\$722
Child 1	\$409
Child 2	\$227
Child 3+	no additional cost
1. Student must be enrolled to add dependents 2. Rate includes the Student Health Fee and Student Health Insurance Plan	
For students with dependents: add student rate + dependent rate listed above. Example: a student + spouse + 1 child for one month would be \$469+\$722+\$409 = \$1,600	

How do I enroll?

- Contact your school administrator to enroll for coverage.

- **Note:** Once your administrator has processed your enrollment, the coverage can only be cancelled in the event that you did not attend the program. Please notify your school administrator no later than the day after the program starts if you are unable to attend. Otherwise the insurance will remain active and you will be term billed the cost of the coverage.