

## Should we choose the Student Health Insurance Plan for our Student?

It is the policy of the University of Connecticut that full-time students have health insurance. A Student Health Insurance Plan (SHIP) is offered by the University and if you have other health insurance, you have the right to waive the school offered plan by going to [www.studentadmin.uconn.edu](http://www.studentadmin.uconn.edu) and accessing the online-health insurance waiver form.

We encourage you to review your health insurance against the University offered plan. It is possible that, for many students, the SHIP may be a better investment and offer a wider availability for care.

This worksheet can assist you with comparing cost.

OUT OF POCKET COSTS	2024-2025 UCONN SHIP	FAMILY, INDIVIDUAL OR COBRA PLAN
<b>ANNUAL PREMIUM</b> * includes \$70 Admin Fee	\$2,973.00* (Averages \$248 Per Month)	
<b>ANNUAL DEDUCTIBLE</b>	\$300 In-Network \$600 Out-of-Network (Deductible waived for In-network Office Visits & Pharmacy)	
<b>OUT OF POCKET MAXIMUM</b>	\$6,850 INDIVIDUAL \$13,700 FAMILY	
<b>NETWORK PROVIDER AREA</b>	Cigna OAP PROVIDER NETWORK NATIONWIDE	
<b>PHYSICIAN OFFICE VISIT COPAY</b>	\$20 PER Visit (Waived at SH&W & CMHS)	
<b>PHARMACY COPAY</b>	Tier 1: \$10 Tier 2: \$40, Tier 3: \$60, Tier 4: \$60 (deductible does not apply)	

### THINGS TO CONSIDER:

- \* Does your private insurance include coverage in the campus area?
- \* Does your private insurance have increased cost for out-of-network services?
- \* Out of network services may require up-front payment in full for medical services and the submission of the claim/paperwork by you/your student for reimbursement after.

### ABOUT THE UConn SHIP:

- \* Deductible & Office Visit co-pays are waived at Student Health and Wellness, for Storrs Campus Students
- \* The SHIP Uses the Cigna OAP (Open Access Plus) provider Network available nationwide.
- \*The UConn Ship provides coverage around the world including medical evacuation & repatriation services for any enrolled student.
- \* The UConn SHIP meets all requirements for J1 Visa holders.

The 2024-25 Student Health Insurance Policy Documents can be viewed by going to  
[studenthealth.uconn.edu/fees-insurance](http://studenthealth.uconn.edu/fees-insurance)

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