

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 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 UConn SHIP may be a better investment and offer a wider availability for care.

This worksheet can assist you with comparing costs.

OUT OF POCKET COSTS	2025-2026 UCONN SHIP	FAMILY, INDIVIDUAL OR COBRA PLAN
ANNUAL PREMIUM * includes \$70 Admin Fee	\$3,214.00* (Averages \$268 Per Month)	
ANNUAL DEDUCTIBLE	\$300 In-Network \$600 Out-of-Network (Deductible waived for In-network Office Visits & Pharmacy)	
OUT OF POCKET MAXIMUM	\$6,850 INDIVIDUAL \$13,700 FAMILY	
NETWORK PROVIDER AREA	Cigna OAP PROVIDER NETWORK NATIONWIDE	
PHYSICIAN OFFICE VISIT COPAY	\$20 PER Visit (Waived at SH&W & CMHS)	
PHARMACY COPAY	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 2025-26 Student Health Insurance Policy Documents can be viewed by going to studenthealth.uconn.edu/fees-insurance

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