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.

<table>
<thead>
<tr>
<th>OUT OF POCKET COSTS</th>
<th>2021-2022 UCONN SHIP</th>
<th>FAMILY, INDIVIDUAL OR COBRA PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREMIUM (8/01/2021 - 7/31/2022)</td>
<td>$2,946 ANNUAL / $1733 SPRING (Averages $246 Per Month)</td>
<td></td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE</td>
<td>$300 In-Network&lt;br&gt;$600 Out-of-Network&lt;br&gt;(Deductible waived for In-network Office Visits &amp; Pharmacy)</td>
<td></td>
</tr>
<tr>
<td>OUT OF POCKET MAXIMUM</td>
<td>$6,850 INDIVIDUAL&lt;br&gt;$13,700 FAMILY</td>
<td></td>
</tr>
<tr>
<td>NETWORK PROVIDER AREA</td>
<td>Cigna OAP PROVIDER NETWORK&lt;br&gt;NATIONWIDE</td>
<td></td>
</tr>
<tr>
<td>PHYSICIAN OFFICE VISIT COPAY</td>
<td>$20 PER Visit&lt;br&gt;(Waived at SH&amp;W &amp; CMHS)</td>
<td></td>
</tr>
<tr>
<td>PHARMACY COPAY</td>
<td>$10 Generic&lt;br&gt;$40 Brand Name- Formulary&lt;br&gt;$60 Brand - Non-Formulary</td>
<td></td>
</tr>
</tbody>
</table>

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 2021-2022 Student Health Insurance Policy Documents can be viewed by going to [studenthealth.uconn.edu/fees-insurance](http://studenthealth.uconn.edu/fees-insurance)

For more information contact:
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Phone: 860-430-3338