Important Please Read

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 his/her non-Harvard is comparable and meets requirements for a waiver. We strongly encourage students to use the waiver checklist and resources on our website to make an informed decision prior to enrollment. 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 who arrive early for mandatory school work in order to matriculate into the fall term are offered the chance to enroll in one month (July) or two months (June & July) of insurance, but the start date of insurance must be consistent with the start date of the program (e.g., student starting a program on July 5 can only purchase coverage for July).

⚠️ If the student is arriving to the area prior to 8/1, but is not a mandatory pre-matriculating student, he/she is not eligible to purchase early insurance.

Dependents: Spouses (married), and/or dependent children under the age of 26 may be enrolled, so long as the student is also enrolled. Dependents must also purchase both the Student Health Fee and the Student Health Insurance Plan. Dependent(s) can only purchase coverage for the same number of month(s) as the student (e.g. dependents cannot purchase 2 months of coverage if the student is eligible to purchase only one month).

When does the pre-matric coverage begin?

Students who start their program in June and purchase the pre-matric coverage will have their medical coverage start on June 1. Students who start their program in July and purchase the pre-matric coverage will have their medical coverage start July 1.

What does this coverage include?

The coverage includes both the Student Health Fee and Student Health Insurance. The Student Health Fee covers most services on campus at Harvard University Health Services (HUHS), including internal medicine and specialty care. The Student Insurance Plan consists of hospital/specialty care coverage administered by Blue Cross Blue Shield of Massachusetts and prescription drug coverage. Visit hushp.harvard.edu to learn more.

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

<table>
<thead>
<tr>
<th>Summer 2018</th>
<th>Enrollee¹</th>
<th>Rate Per Month²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$416</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td>$628</td>
<td></td>
</tr>
<tr>
<td>Child 1</td>
<td>$350</td>
<td></td>
</tr>
<tr>
<td>Child 2</td>
<td>$194</td>
<td></td>
</tr>
<tr>
<td>Child 3+</td>
<td>no additional cost</td>
<td></td>
</tr>
</tbody>
</table>

¹Student must be enrolled to add dependents
²Rate includes the Student Health Fee and Student Health Insurance Plan

For students with dependents, simply add student rate + dependent rate listed above. For example, a student+ spouse +1 child for one month would be $416 + $628 + $350 = $1,394
**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.