**IMPORTANT**

**STUDENT HEALTH INSURANCE – ACTION REQUIRED**

The Commonwealth of Massachusetts mandates that all matriculated students **must be covered by a health insurance plan continuously without any breakage**. Students must be enrolled in one of the following:

1. The Student Health Insurance Plan (SHIP) offered through UMass Medical School (UMMS), which is a Blue Cross/Blue Shield plan, managed by University Health Plans (UHP); or
2. Another health insurance plan with comparable coverage

**MANDATORY: HEALTH INSURANCE ACTION**

**(due by August 13, 2021 - year 1 students; August 20, 2021 - returning students):**

* Annual student health insurance premium is charged to your fall term student account and is cancelled if/when you complete the Waiver form. For enrolling MD/PhD students, the premium is paid by the GSBS Office.

1. Navigate to UHP website [www.universityhealthplans.com](http://www.universityhealthplans.com)
2. Under “Select your college or university,” choose “University of Massachusetts Medical School-Worcester”
3. Click “NEW STUDENT to UMASS-Worcester Fall 2021” (if you are a new student starting fall 2021) or “RETURNING STUDENT to UMASS-Worcester Fall 2021” (if you are a returning student)
4. Complete an Enrollment or Waiver form

* **If you want to enroll in the SHIP offered through UMMS**
* Click “NEWSTUDENT ENROLLMENT FORM” or “RETURNING STUDENT ENROLLMENT FORM”, log in by entering the required credentials, and select the appropriate premium/coverage period option

~ $5,205.50, July 1, 2021 - August 31, 2022 (1st year GSBS and MD/PhD students, starting July 2021)

~ $4,834.75, August 1, 2021 - August 31, 2022 (1st year SOM/GSN/GSBS students, starting August 2021)

~ $4,464.00, September 1, 2021 - August 31, 2022 (1st year GSN students, starting September 2021)

~ $4,464.00, September 1, 2021 - August 31, 2022 (all returning students)

* You may find plan information at the left bar under “Student Health Plan” > “Benefit Information”.
* **If you are enrolled in another comparable health insurance plan and want to waive SHIP requirement**
* Before starting, you must have your own insurance card or information handy.
* Click “NEW STUDENT WAIVER FORM” or “RETURNING STUDENT WAIVER FORM” and log in by entering the required credentials.
* You will first be asked to complete the “Pre-Waiver Questionnaire” and your answers will determine your eligibility to waive.
* After deemed eligible, proceed to complete the Waiver form.
* If your health insurance coverage ends during the 2021-2022 school year, you are required to enroll in another plan to ensure no lapse of coverage. If you would like to enroll in the SHIP, please contact the Bursar’s office within 60 days of your plan’s termination for Petition-to-Add. If deemed eligible, your SHIP premium will be prorated by start date.

**OPTIONAL: DEPENDENT HEALTH INSURANCE, DENTAL INSURANCE, VISION INSURANCE**

* Enrollment and payment process for any optional plan is purely between the student and UHP, to be completed by the student on UHP website [www.universityhealthplans.com](http://www.universityhealthplans.com)

1. **To enroll a dependent (spouse and/or child(ren)) in dependent health insurance**

* You must be enrolled in the SHIP in order to select this option.
* After completing your own SHIP Enrollment form, select and complete “Dependent Enrollment Form”
* The “Dependent Payment Option” form is located at the left side bar of the page.

1. **To enroll in dental insurance**

* Click “Massachusetts Delta Dental Plans” at the left side bar of the page, under “Optional Plans”.
* SOM and GSN students should select “I am a SOM/GSN STUDENT” option
* GSBS and MD/PhD students should select “I am a GSBS STUDENT” option
* The “DeltaCare – Student Only” option is offered at no cost to GSBS and MD/PhD students
* Questions? Contact the GSBS Office: 508-856-8025

1. **To enroll in vision insurance**

* Click “VSP Vision Care Plan” at the left side bar of the page, under “Optional Plans”.
* Then click the “Enrollment Form” link at the left side bar of the page.

**Questions?** **Here are some resources:**

* For information about the BC/BS SHIP plan, optional plans, and Health Insurance member ID lookup:
* UHP website: [www.universityhealthplans.com](http://www.universityhealthplans.com)
* UHP Customer Service Call Center: 833-251-1122
* For general information about student health insurance requirement, annual enrollment/waiver process, and Petition-to-Add process during a school year:
* UMMS Bursar’s Office website

[www.uassmed.edu/financialservices/departments/bursar/bursar-student/insurance-matters-faq/](http://www.uassmed.edu/financialservices/departments/bursar/bursar-student/insurance-matters-faq/)

* For further assistance on the health insurance enrollment/waiver process and Petition-to-Add:
* [cathy.stolarczyk@umassmed.edu](mailto:cathy.stolarczyk@umassmed.edu) / 508-856-6612
* [yi.chen@umassmed.edu](mailto:yi.chen@umassmed.edu) / 508-856-6641