Dear Student,

Academics, extracurricular activities, employment, family responsibilities... as a university student, you have a lot on your mind. We’d like to lighten that load a bit, by sharing some advance information about the student health insurance benefits available through the University of Massachusetts Amherst and Consolidated Health Plans.

The 2016–2017 Student Health Benefit Plan (SHBP) exceeds state requirements, and offers important benefits, services and programs tailored to the needs of students.

The SHBP coordinates care with University Health Services (UHS), UMass Amherst’s fully accredited health center. UHS provides comprehensive primary care, walk-in care, mental health services and much more, at convenient campus locations. Learn more about UHS at our website, www.umass.edu/uhs.

UMass Amherst requires all students taking five or more credits to be covered by health insurance. All eligible students are automatically enrolled and billed for the Student Health Benefit Plan. Students showing proof of comparable insurance coverage can waive this insurance and have the fee removed from their tuition bill.

International students can waive the UMass SHBP as long as proof of comparable coverage from a US based domestic insurance company with claims being paid within the United State is provided. Insurance plans based outside of the US are not considered comparable coverage and will not be accepted. Students who are taking fewer than five credits or are enrolled in a degree-seeking program through Continuing Education or University Without Walls as well as GEO members and those who want Family Coverage are eligible and should speak to UHS Patient Services by the enrollment deadline.

This year’s plan is administered through Consolidated Health Plans. If you have comparable health coverage, you may use the online process detailed in this pamphlet to waive the SHBP; waivers must be filed by the deadline specified. For more information, visit www.umass.edu/uhs/insurance/ship.

If you have questions regarding SHBP coverage or enrollment, contact UHS Patient Services, at (413) 577-5192, or email patientservices@uhs.umass.edu.

Sincerely,

Cynthia McGoldrick
Student Health Benefit Plan Manager
Why is Student Health Insurance Important?

- Take a look at the University of Massachusetts Amherst Student Health Benefit Plan and compare it to your current coverage. Look at premiums, deductibles, benefits provided and the dates of coverage. You're covered for as long as you are registered with the University of Massachusetts Amherst as a full-time or part-time student.
- Your current insurance may not cover you away from home or abroad. If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.

Student Health Benefit Plan at a Glance

Here is a brief description of the Student Health Benefit Plan. Note that there are only a few of the benefits offered by UMass:

- Aggregate Benefit Maximum: Unlimited
- Unenrolled Maximum Benefit: Unlimited
- Policy Year Deductible: $200 per Individual, $400 per Family
- Out-of-Pocket Maximum: $1,500 per Individual, $4,500 per Family
- UHS Services* Covered at 100% (deductible waived)
  - Preventive Care/Screenings/Immunizations
  - Primary Care Visits (includes Pediatricians)
  - Specialist Visits
  - Mental/Behavioral Health/Substance Abuse Disorder – Outpatient Services
  - Preventive Care/Screenings/Immunizations
- Prescription Drug Benefits: $15 co-pay for Generic Drugs
- Aggregate Benefit Maximum: Unlimited
- Unenrolled Benefit Maximum: Unlimited
- In-Network Out-of-Network
  - In-Network: 80% of PA, 80% of R&C
  - Out-of-Network: 50% of PA, 50% of R&C
- Aggregate Benefit Maximum: Unlimited

Cost and Effective Dates of Coverage

For Graduate Employee Organization (GEO) rates, contact UHS Patient Services.

<table>
<thead>
<tr>
<th>Cost*</th>
<th>ANNUAL (8/1/16-7/31/17)</th>
<th>FALL (8/1/16-1/31/17)</th>
<th>SPRING (1/16-7/31/17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Student*</td>
<td>$1,410</td>
<td>$705</td>
<td>$705</td>
</tr>
<tr>
<td>Graduate Student*</td>
<td>$2,710</td>
<td>$1,355</td>
<td>$1,355</td>
</tr>
<tr>
<td>Family*</td>
<td>$6,000</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

*An additional amount is added to the above for the Health Fee portion of the plan. For Graduate Employee Organization (GEO) rates, contact UHS Patient Services.

How do I Waive or Accept the Student Health Insurance?

If you're taking five or more credits, you don't have to do anything. You'll be automatically enrolled in the Student Health Benefit Plan, and the charges will appear on your tuition bill. Students who are taking fewer than five credits or are enrolled in a degree-seeking program through Continuing Education or University Without Walls as well as GEO members and those who want Family Coverage are eligible and should speak to UHS Patient Services by the enrollment deadline.

Students who are taking five or more credits, have comparable coverage under another major medical insurance plan, and do not want the Student Health Benefit Plan can waive insurance by going to: www.chpstudent.com. The deadlines to waive coverage are:

- Annual Plan - September 19, 2016
- Spring Term - February 6, 2017 (During Add/Drop Period)
- Fall Term - October 1, 2016
- Spring Term - March 1, 2017 (During Add/Drop Period)

If you submit an online waiver for the fall semester, coverage is automatically waived for the spring semester; you don't need to submit the waiver again.

ATTENTION to ALL MassHealth Participants. There is a new MassHealth Premium Assistance Program for 2016-17. Visit www.chpstudent.com for more information.

To waive coverage:
- Go to www.chpstudent.com;
- Start by selecting “UMASS Amherst from the drop-down box;
- Next click on the “Waiver” tab located in the center of the page;
- Enter your Student ID and Date of Birth, click “Continue”;
- Complete all information as directed; and “Submit”;
- Your request will NOT be completed until you:
  - Check the box confirming that your information is correct;
  - Provide your electronic signature; and
  - Click the “Submit” button.

A confirmation e-mail is sent within minutes of successfully completing the waiver request. Print and save this e-mail as proof of your waiver. If you don't receive a confirmation e-mail, please call Consolidated Health Plans customer service, (877) 657-5027, for assistance.

Waver submissions may be audited by the University of Massachusetts Amherst, Consolidated Health Plans, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school's waiver requirements.