Dear students at UMass Chan Medical School:

**The Commonwealth of Massachusetts mandates that all matriculated students are enrolled in the student health insurance plan (SHIP) offered by the school or in another health insurance plan with comparable coverage. Students at UMass Chan Medical School must have health insurance plan at all time and should not have any lapse of coverage.**

For Academic Year 2022-23, UMass Chan Medical School is offering SHIP with Blue Cross/Blue Shield (BC/BS) which is administered by University Health Plans (UHP).

**Health Insurance Enrollment/Waiver Process – Mandatory**

All students MUST complete either an enrollment form or a waiver form annually during health insurance open enrollment period. For AY2022-23 policy year, it must be completed **between 6/10/2022 and 8/15/2022** online at UHP website[**www.universityhealthplans.com**](http://www.universityhealthplans.com)

 > On the landing page, select “UMass Chan Medical School” from the drop-down list

 > Choose the “NEW STUDENT” or “RETURNING STUDENT” path and log in with requested credentials

 **New student please note:** If encountering an error message when entering last four-digit of your SSN,

 please enter **XXXX**. But later please enter your actual and full SSN on the enrollment or waiver form itself.

 > Then follow navigation prompts to complete the enrollment OR waiver form

* **If enrolling, it is very important that you select the appropriate start-date option:**

$5,699.00: 14-month coverage 7/1/2022 – 8/31/2023 (year 1 students starting fall 2022 term in July 2022)

$5,293.00: 13-month coverage 8/1/2022 – 8/31/2023 (year 1 students starting fall 2021 term in Aug 2022)

$4,887.00: 12-month coverage 9/1/2022 – 8/31/2023 (year 1 students starting fall 2021 term in Sept 2022

 & all returning students)

**Please note:** You may find plan information at the left side panel of the page.

* **If waiving, you must have your own insurance card or information handy. Your will first be asked to complete the “Pre-Waiver Questionnaire” and your answers will determine your eligibility to waive**

**Please note:** If your own insurance plan terminates during AY 2022-23 policy year, you are still required to maintain **continuous coverage** through another comparable plan. You must contact the Bursar’s Office within 60 days of your policy termination if you intend to enroll in the BC/BS SHIP, to ensure continuous coverage. The SHIP premium will be prorated by the starting date of SHIP coverage.

Annual insurance premium is charged to your fall term student account and is cancelled if/when you complete the waiver form. For most enrolling students of Morningside Graduate School of Biomedical Sciences, health insurance premium is paid by Morningside Graduate School of Biomedical Sciences.

**Dependent Health Plan, Dental Plan, Vision Plan – Optional**

* UHP offers UMass Chan Medical School students these optional plans: dependent health insurance (only if the student enrolls in the SHIP), dental, and vision (no need to enroll in the SHIP in order to enroll in dental or vision plan).
* If interested, go to “Optional Plans” section at the left side panel of UHP website for more information.
* Enrollment and payment process for any of these optional plans is purely between the student and UHP.
* Dental insurance for students of Morningside Graduate School of Biomedical Sciences:

The “DeltaCare - Student Only” option is offered to you at no cost. To enroll, please click “Massachusetts Delta Dental Plans” link under “Optional Plans” and then select “I am a student of Morningside Graduate School of Biomedical Sciences”. For any further questions about dental plan and its enrollment, please contact Morningside Graduate School of Biomedical Sciences directly at 508-856-8025.

**Helpful Resources:**

* **UHP website**  [www.universityhealthplans.com](http://www.universityhealthplans.com)

Ithosts comprehensive information about the BC/BS SHIP plan, the optional plans, Health Insurance member ID lookup, Customer Service Call Center phone (833-251-1122), and many other useful resources.

* **Member ID lookup function on UHP website**

If you need your ID# before receiving the card or if your card is misplaced, you can retrieve your card# there (During open enrollment period, content is updated weekly.)

* **The** [**MyBlue Member App for Students**](https://umassmed.sharepoint.com/%3Ab%3A/s/financialservices/EeazRz-2RttErHW_Kr33ejwBoudUZoYUsziHjWPdR3ZidQ?e=cClxa6)
* **UMass Chan Medical School Bursar’s Office website**

It hosts general information about student health insurance requirement, annual enrollment/waiver process, and the petition-to-add process.

* For further assistance on the health insurance enrollment/waiver process, please contact:

yi.chen@umassmed.edu ; 508-856-6641