

**This document contains important information, requirements, and guidance about the Academic Year 2025-26 student health insurance plan and other optional insurance plans. Please carefully review the document in its entirety and then take appropriate action by the deadline that applies to you. Also, it is highly recommended that you keep this document for future reference throughout the AY2025-26.**

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

***Do I have to complete a student health insurance enrollment or waiver form for the Academic Year 2025-26, even though I have done so last year?***

Yes. Each degree/certificate-seeking student at UMass Chan must complete either a SHIP enrollment form or a waiver form during the SHIP open enrollment period of EACH academic year. You’ve received this email because you must fulfill this requirement for the AY2025-26 policy year.

**But if you are scheduled to graduate by the end of Summer 2025, please stop here and do NOT complete an enrollment or a waiver form for AY2025-26.**

***What is the deadline to complete my AY2025-26 SHIP enrollment/waiver form?***

The deadline to complete the SHIP enrollment or waiver form varies by fall 2025 term start date and student type (1<sup>st</sup> year or returning).

- **7/31/2025** - 1<sup>st</sup> year student with fall 2025 term starting in August 2025
- **8/29/2025** - 1<sup>st</sup> year student with fall 2025 term starting 9/2/2025
- **8/29/2025** - all returning students

***How can I find information about the AY2025-26 student health insurance plan offered by UMass Chan?***

For the AY2025-26 policy year, UMass Chan offers its students a health insurance plan through Blue Cross/Blue Shield (“BC/BS”), which is managed by University Health Plans (“UHP”).

- **Plan premiums**

The premium varies based on the duration of a student’s annual SHIP enrollment period, which is dictated by the student type and fall 2025 term start date (if a 1<sup>st</sup> year student). The premiums are listed as follows:

- **\$6,388.00 coverage effective dates 8/1/2025 - 8/31/2026 (13 months)**

It applies to 1<sup>st</sup> year students at T.H. Chan School of Medicine, Morningside Graduate School of Biomedical Sciences, and 1<sup>st</sup> year GEP students at Tan Chingfen Graduate School of Nursing, with fall 2025 term starting within August 2025.

- **\$5,897.00 coverage effective dates 9/1/2025 - 8/31/2026 (12 months)**

It applies to 1<sup>st</sup> year students at Tan Chingfen Graduate School of Nursing (all but GEP) with fall 2025 term starting 9/2/2025 AND all returning students in all three schools.

- **Plan benefit information**

- AY2025-26 student health insurance plan’s Summary of Benefits & Coverage and Plan Highlights can be found on the UHP website: [www.universityhealthplans.com](http://www.universityhealthplans.com)

> select “UMass Chan Medical School” from the drop-down list

> click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile

> go to the left side panel “Student Health Plan” - “Benefit Information” – docs starting with “25-26 ...”

- Here are **plan changes** in the AY2025-26 SHIP, compared to the AY2024-25 SHIP:

~ Increase the deductible from \$500 to \$2,000

~ Increase lab and x-ray copay from \$0 to \$40

- Please carefully review the AY2025-26 SHIP information on the UHP website before making enrollment decision.

- **About Primary Care Provider (PCP) and provider network under the AY2025-26 SHIP plan**  
The UMass Chan SHIP for the AY2025-26 policy year remains as an EPO (Exclusive Provider Organization) plan. It does not require enrolled students to establish a Primary Care Provider (PCP) and there is no referral requirement, but students may designate a PCP of their choice.

Students must use health care providers who are part of the BC/BS PPO network to receive benefits. There are no benefits for students who choose to receive services outside of the PPO network, with the exception of emergency services. To find an in-network provider, [Click here](#) to continue to BCBS Provider Search and select “PPO or EPO” under network.

### ***How do I enroll in the UMass Chan student health insurance plan?***

- Complete the AY2025-26 student health insurance enrollment form via the UHP website [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select “UMass Chan Medical School” from the drop-down list
  - > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile, per your student type
  - > click “NEW STUDENT ENROLLMENT FORM” or “RETURNING STUDENT ENROLLMENT FORM”
  - > log in by entering the required credentials and complete the enrollment form
- If you are a 1<sup>st</sup> year student and encounter an error message after entering your last four-digit SSN on the log-on page, please enter XXXX on that field. Once on the enrollment form, enter your full SSN, as required.
- It is important that you select the appropriate plan coverage duration (as described above) based on your applicable student type/fall 2025 term start date, to ensure you enroll for the correct coverage period.

### ***How do I waive the student health insurance plan?***

If you are covered by another health insurance plan and would like to waive the SHIP requirement, please review your health insurance plan to ensure it is comparable to the SHIP (i.e., the plan should be ACA compliant and approved in the US; must provide coverage for medically necessary care while studying at UMass Chan or traveling in the US and abroad, and should NOT be Health Safety Net, MassHealth Limited, or Children’s Medical Security Plan.)

- After determining that the waiver criteria are met, complete your AY2025-26 student health insurance waiver form via the UHP website [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select “UMass Chan Medical School” from the drop-down list
  - > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile, per your student type
  - > click “NEW STUDENT WAIVER FORM” or “RETURNING STUDENT WAIVER FORM”
  - > log in by entering the required credentials and complete all the pieces
- If you are a 1<sup>st</sup> year student and encounter an error message after entering your last four-digit SSN on the log-on page, please enter XXXX on that field. Once on the waiver form, enter your full SSN, as required.
- After logging in, you will be directed to complete the “Pre-Waiver Form Questionnaire” first, to determine your eligibility to waive SHIP. After passing the Questionnaire, proceed to complete the waiver form.

### ***I would like to be seen at UMass Memorial Health Care, what should I know?***

UMass Chan students paying the Student Health Fee have access to be seen within UMass Memorial Health Care-the Family Medicine Practice (FCM), per information on the “Services” section of the SHS website

[www.umassmed.edu/studenthealth](http://www.umassmed.edu/studenthealth) The Family Medicine Practice (FCM) accepts the following insurances:

- ~ BC/BS (including the SHIP)
- ~ Tufts ACO with UMass
- ~ Health New England (Please first contact SHS directly (508-334-8464 [studenthealth@umassmemorial.org](mailto:studenthealth@umassmemorial.org)) to verify eligibility of your specific plan)
- ~ United Health Care (Please first contact SHS directly (508-334-8464 or [studenthealth@umassmemorial.org](mailto:studenthealth@umassmemorial.org)) to verify eligibility of your specific plan)
- ~ Harvard Pilgrim (Please first contact SHS directly (508-334-8464 or [studenthealth@umassmemorial.org](mailto:studenthealth@umassmemorial.org)) to verify eligibility of your specific plan)

**PLEASE NOTE:** If you choose a health insurance plan that the Family Medicine Practice (FCM) does not accept, you will not be able to be seen in FCM for care. You will need to utilize an urgent care and/or establish with a provider that your insurance plan accepts.

### ***How is the student health insurance premium billed?***

- The AY2025-26 annual insurance premium will first be charged to each student's fall 2025 term student account and billed together with the fall term tuition and fees.
- If you elect to enroll in the SHIP, premium payment is due in accordance with the bill terms. (The premium of enrolled student at Morningside Graduate School of Biomedical Sciences or enrolled MD/PhD student is covered by UMass Chan.)
- If you elect to waive the SHIP, you will receive a credit on your fall 2025 term student account only after you have completed and submitted the waiver form via the UHP website.

### ***Once enrolled for the AY2025-26 annual SHIP coverage, can I cancel the SHIP later and receive a refund for the premium payment?***

- You can request your SHIP coverage to be cancelled for the period of 1/1/2026 to 8/31/2026 and receive a prorated premium refund, ONLY IF:
  - You are eligible to enroll in a Massachusetts Subsidized Health Plan or Mass Health, with a plan start date no later than 1/1/2026, or
  - you will no longer be attending UMass Chan in Spring 2026 term.
- To do so, click [Spring Insurance Termination Form 25-26](#), complete and submit to UHP along with the required documents listed on the form by the cut-off date listed on the form.

### ***I waived student health insurance but later lost coverage of my own insurance. What should I do, and can I request to enroll in the student health insurance plan?***

- If you initially waived the SHIP during the open enrollment period but subsequently lose the insurance during the AY2025-26 policy year, you are still required to maintain continuous coverage by enrolling in another comparable plan.
- If you are terminated from your own plan involuntarily (due to reasons such as turning 26, job change of the policy holder, moving), you are eligible to enroll in the SHIP and pay a prorated premium. You must contact the Bursar's Office within 60 days of your policy termination to complete the Qualifying Event (QE) enrollment process.
- To request enrollment, click [AY2025-26 QE Enrollment Form](#), complete and submit to the Bursar's Office along with the Termination Letter from your own insurance company.

### ***Apart from the SHIP, are there other insurance plans that I can enroll in through UHP?***

UHP offers UMass Chan students these optional insurance plans:

- **Dependent Health Insurance** (only for student enrolls in the SHIP, with the same coverage period)
- **Dental and Vision** (no need to enroll in the SHIP in order to enroll in a dental or vision plan)
- Visit the UHP website for their plan information and enrollment forms: [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select "UMass Chan Medical School" from the drop-down list
  - > click either the "NEW STUDENT ..." or "RETURNING STUDENT ..." tile
  - > go to the "Optional Plans" section at the left side panel
- Enrollment and payment for these optional plans are administered by UHP and not UMass Chan. Should you have any questions regarding the enrollment process or payment, please contact University Health Plans via email at [info@univhealthplans.com](mailto:info@univhealthplans.com) or at 800-437-6448.
- **GSBS/PhDMD students:** Please refer to a Dental related email from GSBS Office soon for more information.

### ***What other resources are available for additional assistance on SHIP?***

- **UHP website** [www.universityhealthplans.com](http://www.universityhealthplans.com)  
Includes comprehensive information about the BC/BS student health plan and provides useful resources such as optional plans, Health Insurance member ID lookup, Provider lookup, Worldwide Providers and Travel Assistance Services, or by calling UHP Customer Service at 833-251-1122.
- **Member ID lookup on UHP website**  
You may obtain your member ID before receiving your card or if your card is misplaced. During the open enrollment period, member IDs are loaded weekly.
- **MyBlue Member App for enrolled students.** Please click [MyBlue App Sheet](#) for additional information.
- **Bursar's Office at UMass Chan**  
Contact the Bursar's Office ([yi.chen@umassmed.edu](mailto:yi.chen@umassmed.edu) / 508-856-6641; [Kathy.dion@umassmed.edu](mailto:Kathy.dion@umassmed.edu) / 508-856-5249) if you need further assistance on the annual health insurance enroll/waiver process, QE enroll process, and/or spring term cancellation process.