Students are required to have health insurance. Use this guide to explore your options.
At Boston University, we care about the whole student, and that includes student health. Health and wellness are critical components to academic success, and we want our students to be well without worrying about health care costs.

**Care begins on campus**
Student Health Services (SHS) provides on-campus care for students’ urgent primary and behavioral health needs. When more extensive or ongoing care is needed, SHS refers students to off-campus providers.

**How will you pay for this off-campus care?**
That’s an important question you’ll need to answer before the semester begins.

**Consider Student Health Insurance Plan (SHIP) coverage provided through Aetna**
If you’re referred to a non-SHS health care provider, SHIP helps you keep the cost of health care affordable. All students are required by law to have health insurance coverage, and you will automatically be enrolled in this plan with the premium billed to your student account. However, you may waive SHIP coverage if you’re covered by another plan that meets federal guidelines.

**Is SHIP right for me?**
Work through this decision guide to explore your options and find out.
Get to Know Student Health Services

SHS is your on-campus resource for urgent primary care, basic behavioral health needs, issues related to interpersonal violence, and referrals to non-SHS providers for ongoing treatment of a chronic condition.

OUTSTANDING CARE BY OUTSTANDING PROVIDERS

SHS is staffed by expert primary care physicians, psychiatrists, psychologists, nurse practitioners, certified nurse specialists, social workers, mental health counselors, medical assistants, and nurses. In addition to offering urgent primary care and basic behavioral health treatment, they’ll provide referrals to local Boston providers, who offer excellent care for ongoing management of chronic conditions.

NO COST FOR MOST CARE

Your student health and wellness fee covers most services and programs, so your visits to SHS are generally at no cost to you. Care such as vaccines or some orthopedic devices are delivered at a cost, which is billed to your student account, payable on site, or covered completely if you have SHIP.

YOUR MEDICAL INFORMATION IS SAFE WITH US

Health care provided through SHS fully complies with the Health Insurance Portability and Accountability Act (HIPAA), protecting the privacy of a patient’s information. Even if you’re covered under a parent’s plan, you’ll need to provide written permission for your health information to be shared.

Meet Dr. Judy Platt, Director of SHS

“At Boston University, we’re proud to provide outstanding care to our students through Student Health Services. Our students’ health and well-being is pivotal in their pursuit of academic success and personal happiness. It is my mission to ensure our students receive the care and treatment they need, including appropriate referrals to non-SHS providers, so that they can continue to focus on their overall health and learning.”

On-campus care vs. off-campus care: What’s the difference?
As you consider your health insurance options for the upcoming semester, get familiar with what SHS covers—and what it doesn’t.

What’s Covered by SHS...

Your student health and wellness fee covers the following services at SHS:

- Urgent primary and behavioral health needs
- Support and advocacy for students who have suffered interpersonal violence
- Assessment and brief treatment for students struggling with substance use

If you have SHIP: Vaccines, certain minor procedures, laboratory tests, and some orthopedic devices will be covered.

If you do not have SHIP: The above services will be billed to your student account or may be paid for on site.

Laboratory testing through Boston University’s onsite Quest Diagnostics laboratory will be billed to your insurance company—whether your coverage is through SHIP or a different plan. Students who do not have SHIP will be responsible for any amounts not covered by their insurance.

Learn more about what SHS covers.

...And What Isn’t

SHS providers do not offer ongoing or extensive management of most medical conditions. You will be referred to a non-SHS provider for any care requiring hospitalization or surgery, and may be referred to a non-SHS provider if you require ongoing care for issues such as:

- Severe asthma
- Diabetes
- Chronic depression
- Inflammatory bowel disorders

Students need insurance to help pay for this off-campus care, and SHIP may be your best bet.

However, if you have other coverage available, you may waive SHIP coverage by the enrollment deadline. If you waive coverage, you’ll see a credit for the SHIP premium on your student account.

Remember: Insurance Coverage Is Required

All students need to be enrolled in a medical plan that meets Affordable Care Act’s (ACA) minimum coverage requirements. Both SHIP options (Basic and Plus) meet these requirements. If you have other insurance coverage available and want to waive SHIP coverage, make sure that it qualifies under ACA. Learn more about eligibility.
Why SHIP Might Be Best for You

SHIP may be the best—and most affordable—option for covering your health care outside of SHS. While we automatically enroll all students in SHIP, Boston University has no financial stake in promoting this plan. Your premiums are automatically billed to your student account and paid directly to Aetna. Find out more about rates and important dates.

PREDICTABLE, CONVENIENT, FLEXIBLE: SHIP’S KEY ADVANTAGES

SHIP offers three key advantages that make it ideal for a college student who is likely to want high-quality providers in the Boston area while keeping out-of-pocket costs as low as possible.

**Predictable Costs**
If you need to see a doctor, fill a prescription, or go to the emergency room, you’ll pay a fixed dollar amount when you use a network provider. The plan pays the rest. Copays keep your out-of-pocket costs predictable and manageable.

For other types of care, you may also pay a deductible and coinsurance for certain visits, procedures, and diagnostic tests like x-rays. The plan has fixed coinsurance—generally 20%—but the amount you pay will be varied. For example, after you meet your deductible, you’ll pay $20 coinsurance for a $100 lab test, but $40 coinsurance for a $200 visit to the hospital.

**Convenience**
You’ll find a wide network of participating providers in Boston. Many are affiliated with Boston University and are just a walk, bus ride, or few T stops away. Search the Preferred Provider Network directory.

**Flexibility**
SHIP offers two coverage options: Basic and Plus. Both options are part of Aetna’s nationwide Preferred Provider Network, so even if you’re home for the summer or away from campus and need health care, you’ll likely be able to find a nearby network provider. Also, if you want to use an out-of-network provider, the plan will still pay benefits—but your costs will be higher. Find out more about the Basic and Plus options.

SHIP Promotes Whole-Student Health
SHIP covers the whole student—and that includes behavioral, or mental and emotional health.

Behavioral health is a growing area of concern for students, and many students are first diagnosed with a behavioral health condition upon attending college. Under SHIP, students pay just a $10 copay per office visit with clinicians in the Preferred Provider Network, with no limit to the number of sessions with that provider covered per year.
Your Health Insurance Decision Guide for Boston University Students

Are You Eligible for SHIP?
All students who attend Boston University are eligible for SHIP. Full-time, three-quarter time, and international undergraduate and graduate students are automatically enrolled in SHIP Basic coverage. Part-time students and students enrolled in online courses will need to enroll. Students on campuses other than the Charles River Campus may be automatically enrolled in the Plus option.

Depending on your student type, you may be able to waive SHIP coverage if have other coverage that meets ACA requirements.

Your Waiver Eligibility
The chart below indicates which student types may waive their SHIP coverage and under what circumstances the waiver is permitted.

<table>
<thead>
<tr>
<th>Student Type</th>
<th>Waiver Permitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles River Campus Undergraduate and Graduate</td>
<td>Yes, if ACA-compliant coverage is demonstrated</td>
</tr>
<tr>
<td>School of Public Health</td>
<td></td>
</tr>
<tr>
<td>School of Medicine M.D.</td>
<td></td>
</tr>
<tr>
<td>School of Medicine Dermatology M.S.</td>
<td></td>
</tr>
<tr>
<td>Graduate Medical Sciences Ph.D.</td>
<td></td>
</tr>
<tr>
<td>Graduate Medical Sciences Physician Assistant</td>
<td></td>
</tr>
<tr>
<td>Henry M. Goldman School of Dental Medicine</td>
<td></td>
</tr>
<tr>
<td>International Undergraduate and Graduate</td>
<td>No, unless enrolled in an ACA-compliant plan that is underwritten in the United States.</td>
</tr>
</tbody>
</table>

If you need dependent coverage...
Dependent coverage is available only through the SHIP Plus option. Eligible dependents include your spouse and dependent children up to age 26.
Consider SHIP—Even if You Have Other Coverage

When you consider the cost of coverage and the cost of care, SHIP often costs less than covering a student in a parent's plan—especially if the parent’s plan has a high deductible or doesn’t include in-network providers close to campus.

WHY YOUR PARENT’S PLAN MAY COST MORE THAN SHIP

There are several reasons why SHIP coverage may offer you the best value. For example, your parent’s plan may have:

- **A Different Network**
  For many health plans—like SHIP—you pay much less for care when you use “in-network” providers—doctors and facilities affiliated with the insurance company’s network. If you use a provider outside this network, you’ll pay more—maybe a lot more. When SHS refers you to a non-SHS provider, they will refer to someone in the SHIP network, keeping your costs as low as possible. However, if this provider is not in your parent’s plan’s network, your out-of-pocket costs could be much higher.

- **High Premiums**
  Chances are your parents pay additional premiums to cover you under their plan. SHIP Basic coverage costs less than $200 a month—which could be less than your parent pays for dependent coverage under his or her plan.

- **A High Deductible**
  Your parents may have a so-called “high deductible health plan,” and may have to pay $1,500, $3,000, or even more before their plan starts paying benefits for you. In contrast, the SHIP Basic deductible is just $150. And for many services, no deductible is required.

### Consider Joe

Joe is an incoming freshman considering SHIP coverage or remaining in his parent’s plan. His parent’s plan has an in-network physician in Boston, but the doctor’s office is not close to campus. If he sees a doctor within walking distance, it will be considered an out-of-network charge, and he will have to pay the full cost of the visit toward a $1,500 deductible.

<table>
<thead>
<tr>
<th>What Joe Pays</th>
<th>Under SHIP Basic</th>
<th>Under His Parent’s Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of coverage</td>
<td>$170 per month</td>
<td>$225 per month</td>
</tr>
<tr>
<td>Office visit full cost</td>
<td>$40 (in-network)</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>$250 (out-of-network)</td>
<td></td>
</tr>
</tbody>
</table>

For Joe, SHIP coverage offers a better overall value.

### See for Yourself

Complete this worksheet to see how your current plan compares to SHIP.
Why You Might Waive SHIP Coverage

Some students have other coverage that offers an equal or better value than SHIP. For example, you may choose to waive SHIP coverage if:

- **You pay little or nothing for coverage under your current plan.** If your current coverage is free to you, or your premiums are very low, it may be the best overall value even if you pay a little more for care. However, you may also want to consider coverage under both your current plan and SHIP.
- **You're from Massachusetts or a nearby state,** and can easily return to your home area to see a provider who participates in your parent’s plan.
- **Your current plan’s network is the same as or similar to the SHIP network,** and that plan’s in-network providers are close to campus.
- **Your current plan has good out-of-network coverage,** so the cost impact of seeing an out-of-network provider is minimal.
- **Your total cost for care** (the premium you pay for coverage plus your estimated out-of-pocket costs for care you may need) are equal to or less than your total cost with SHIP coverage. Use this worksheet to compare.

Remember, **you should not waive coverage if your current plan does not meet ACA minimum essential coverage requirements.** If your current plan doesn’t meet these requirements and you waive coverage, you will pay a federal tax penalty. Find out more about minimum essential coverage on the IRS website.

**Waiver Deadline**

If you decide to waive coverage, you must do so by the deadline to be credited for the SHIP premium in your student account.

**Note:** International undergraduate and graduate students may only waive SHIP coverage if certain requirements are met. Find out more about eligibility.
Compare Your Options

If you’re considering choosing SHIP, you have two options:

- **Basic option** – generally meets the needs of most students, and is the option in which BU automatically enrolls most eligible students.
- **Plus option** – provides a higher level of coverage for a higher cost, and also offers dependent coverage. Students on campuses other than the Charles River Campus may be automatically enrolled in the Plus option.

If your program is on the Charles River campus, see the 2017-18 rates that apply to you. If your program is on a different campus, contact your program administrator for your default option, rates, and enrollment dates.

FULL COVERAGE FOR ELIGIBLE PREVENTIVE CARE

Both SHIP options cover preventive care obtained at an in-network provider at 100%. This means that you pay $0 when you get your annual physical, preventive immunizations, or even screening and counseling for use of tobacco products or conditions like obesity.

Get the complete list of preventive care procedures and services in the 2017-2018 Plan Design and Benefits Summary found on Aetna website, at the bottom of the page.

**KEY TERMS TO KNOW**

- **Coinsurance:** The percentage of cost you pay for a health care service. If your coinsurance is 20%, you pay 20% of the cost and the plan pays 80%.
- **Copay:** A fixed dollar amount for certain visits, prescription drugs, and procedures.
- **Coordination of benefits:** When you’re enrolled in more than one plan; one plan becomes the primary plan and pays for medical expenses first.
- **Deductible:** The amount you pay for covered services before the plan begins paying a portion of the cost.
- **Network or in-network providers:** Doctors, facilities, and other providers who have agreed to a discounted rate negotiated by Aetna. You save money when you use providers in Aetna’s Preferred Provider Network.
- **Out-of-pocket maximum:** The most you will pay for covered medical expenses—copays, coinsurance, and deductibles—before your plan begins to pay 100% of covered medical expenses.
- **Out-of-network providers:** Doctors, facilities, and other providers who are not part of the Aetna network. Generally, you’ll pay more for care when you use an out-of-network provider.
- **Premium:** The amount automatically billed to your student account that pays for your insurance coverage during the policy period.
A Closer Look at SHIP

Depending on which SHIP option you choose, your costs will vary. The chart below shows you what you pay for in-network care obtained through the Aetna Preferred Provider Network, in both SHIP options.

<table>
<thead>
<tr>
<th></th>
<th>Basic</th>
<th>Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent coverage</strong></td>
<td>None</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>2017-18 Premiums</strong></td>
<td>$2,045</td>
<td>Individual: $2,813 / Each Dependent: $2,813</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$150*</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$5,500</td>
<td>Individual: $3,000 / Family: $12,700</td>
</tr>
<tr>
<td><strong>Provider visit copay</strong></td>
<td>$40</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Eligible preventive care copay</strong></td>
<td>$0, no deductible</td>
<td>$0, no deductible</td>
</tr>
<tr>
<td><strong>Prescription drug copay</strong></td>
<td>Generic: $10</td>
<td>Generic: $10</td>
</tr>
<tr>
<td></td>
<td>Preferred brand: $40</td>
<td>Preferred brand: $35</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred brand: $60</td>
<td>Non-Preferred brand: $50</td>
</tr>
<tr>
<td><strong>Behavioral health provider visit copay</strong></td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Laboratory test or X-ray coinsurance</strong></td>
<td>20% of the negotiated charge, after the deductible has been met</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Emergency room visit copay</strong></td>
<td>$150</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Hospital admission coinsurance or copay</strong></td>
<td>20% of the negotiated charge, after the deductible has been met</td>
<td>$250 copay</td>
</tr>
<tr>
<td><strong>Physical therapy visit copay</strong></td>
<td>$40</td>
<td>$25</td>
</tr>
</tbody>
</table>

*The deductible only applies for certain expenses. See the 2017-2018 Plan Design and Benefits Summary found on the Aetna website, at the bottom of the page, to learn more.

For more information about each option, review Aetna’s Summary of Benefits and Coverage for the Basic and Plus options found on the Aetna website, at the bottom of the page.

**Use Aetna’s Preferred Provider Network to Save**

The values described in the chart are for care through the Aetna Preferred Provider Network. When you see a doctor or visit a facility outside of Aetna’s network, you’ll pay more. For example, when you enroll in the Basic option and see a network specialist, you’ll pay $40 for the $300 visit. But when you see an out-of-network specialist for the same condition, you’ll pay 20% coinsurance, or $60.
Evaluate Your Costs

Use our worksheet to estimate your costs for commonly needed health care services under the SHIP Basic option and your current coverage. If providers in your network are available near campus, use in-network rates. If not, use out-of-network rates. Because SHS typically refers students to network SHIP providers, we’ve used in-network rates for the SHIP columns.

If you’re considering the Plus option, or required to enroll in it, your costs may be different.

This worksheet is intended for illustration purposes only. The values shown may be different from the actual costs when you receive health care services. Values in the “Average Cost of Service in Boston” and “Potential In-Network Rate” columns may not reflect the specific costs of services obtained in Boston or the actual in-network rates, respectively.

[Insurance Cost Worksheet]

VISIT THE SHIP WEB PAGE TO VIEW AND PRINT THIS WORKSHEET.
Get to Know a Student Like You

Imagining your health care needs for the upcoming semester can be challenging. Take a look at the profiles of these hypothetical students on the next few pages—you just might see yourself in one of their situations.

**JENNIFER**
First-year undergrad
Covered under her mom’s insurance plan, but her Boston doctors are considered out of network

**TAYLOR**
Sophomore
Massachusetts native with Aetna network similar to SHIP

**KEVIN**
Junior
Parents are self-employed and currently insured under a Bronze health insurance exchange plan

**TIMOTHY**
Second-year medical student
Spouse’s plan has high-cost dependent coverage, and he needs to cover himself and his new baby

**FIND OUT WHAT JENNIFER, TAYLOR, KEVIN, AND TIMOTHY CHOOSE.**
## Jennifer

Jennifer is from California and will be a first-year undergrad at BU. She’s currently covered under her mom’s employer group plan—a PPO with an excellent network in California. However, her mom’s plan doesn’t cover Boston-area providers and dependent coverage is expensive. Jennifer uses the worksheet in this guide to calculate the expenses of each plan. Although she’s healthy, she assumes she might need to see a doctor a couple of times a year and get a couple of prescriptions filled. All those services would be provided in-network through SHIP, but out-of-network under her mother’s plan.

### Your Health Insurance Decision Guide for Boston University Students

<table>
<thead>
<tr>
<th>Cost of Service</th>
<th>Potential In-Network Rate</th>
<th>Copay (for Preferred Providers)</th>
<th>Coinsurance (for Preferred Providers)</th>
<th>Out-of-Network Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 primary care visits</td>
<td>$600</td>
<td>$300</td>
<td>$120 ($40 each)</td>
<td>$0</td>
</tr>
<tr>
<td>2 specialist visits</td>
<td>$500</td>
<td>$300</td>
<td>$80 ($40 each)</td>
<td>$0</td>
</tr>
<tr>
<td>Prescription Drug (Retail Costs) per 30-day supply</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One generic prescription drug</td>
<td>$100</td>
<td>$60</td>
<td>$10 ($10 each)</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total Cost (Including Annual Premium)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For Jennifer, SHIP is less expensive overall. She and her mother decide not to waive SHIP coverage. When that coverage takes effect in August, Jennifer’s mother will drop Jennifer as a dependent under her California employer’s medical plan.

**SHIP is the best choice for Jennifer.**

This worksheet is intended for illustration purposes only. The values shown may be different from the actual costs when you receive health care services.
Taylor grew up in Foxboro, MA, which allows her to easily visit her family’s home when she needs to.

Whenever Taylor’s sick, she sees her local family PCP, instead of seeking care on or near campus. She also currently visits a behavioral health provider in Foxboro every week. Her father covers Taylor and her two sisters as “children” under his employer-provided PPO.

Her dad’s plan has an Aetna network similar to SHIP’s, with a deductible and copays similar to the SHIP Basic option. In addition to obtaining other care, Taylor sees a behavioral health care provider every few months.

When Taylor uses the worksheet to add up her costs, she realizes her dad’s plan is a better overall value. Since her dad’s plan covers all dependent children for the same premium amount, and because her younger sisters will need to remain on their father’s plan, her family would not save money by excluding Taylor from their coverage and enrolling her in SHIP.

This worksheet is intended for illustration purposes only. The values shown may be different from the actual costs when you receive health care services.
## Your Health Insurance Decision Guide
for Boston University Students

### Kevin

Kevin is a junior at Boston University. His parents are self-employed, so they are enrolled in a Bronze plan through Massachusetts Connector. Kevin sees a doctor frequently and is prescribed medication to treat his chronic depression.

Kevin considers whether SHIP or a Bronze plan is right for him.

He uses the worksheet in this guide to calculate how much he’d spend in doctor visits copays this year. He knows that he’ll only pay $10 for each behavioral health visit with an in-network provider under SHIP—and the Bronze plan won’t cover an out-of-network visit. He also finds that it’s less expensive to enroll in his own Bronze plan than to be covered as a dependent on his parent’s plan.

### Why SHIP Might Be Best for You

Kevin will also be able to get comprehensive coverage, including predictable prescription drug copays for his maintenance medication, under SHIP.

---

### Evaluate Your Costs

<table>
<thead>
<tr>
<th>SHIP Basic Coverage (assumes all care is provided in-network)</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2017-18 Premium (annual)</strong></td>
<td>$2,045</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$150</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>$5,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost of Service</th>
<th>Potential In-Network Rate</th>
<th>Copay (for Preferred Providers)</th>
<th>Coinsurance (for Preferred Providers)</th>
<th>Out-of-Network Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 behavioral health care visit</td>
<td>$2,400</td>
<td>$400</td>
<td>$120 ($10 per visit)</td>
<td>$0</td>
<td>Not covered = $2,400</td>
</tr>
<tr>
<td>12 psychiatrist visits</td>
<td>$3,600</td>
<td>$600</td>
<td>$120 ($10 per visit)</td>
<td>$0</td>
<td>Not covered = $3,600</td>
</tr>
</tbody>
</table>

**Prescription Drug (Retail Costs) per 30-day supply**

<table>
<thead>
<tr>
<th>Drug</th>
<th>Cost of Service</th>
<th>Potential In-Network Rate</th>
<th>Copay (for Preferred Providers)</th>
<th>Coinsurance (for Preferred Providers)</th>
<th>Out-of-Network Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 generic prescription drugs</td>
<td>$50</td>
<td>$10</td>
<td>$120 ($10 each)</td>
<td>$0</td>
<td>$600 (12 x cost of service; must meet deductible first)</td>
</tr>
</tbody>
</table>

**Total Cost (Including Annual Premium)**

| SHIP                                | $2,765          | $8,940 |

**SHIP is the best choice for Kevin.**
### Timothy

Timothy is a second-year medical student who is married and just welcomed a baby to his family. His spouse’s plan has low-cost coverage for her but has high-cost coverage for dependents. Tim is looking for a lower-cost coverage option for himself and his baby.

He compares the benefits and the full cost of the plans, to cover both himself and his new baby. He reviews deductibles, copays, coinsurance, and premiums, and uses the worksheet in this guide to do the math. Timothy also considers the provider network, and sees that his family pediatrician is a network provider under SHIP.

<table>
<thead>
<tr>
<th></th>
<th>SHIP Plus Coverage (assumes all care is provided in-network)</th>
<th>Timothy’s Spouse’s Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18 Premium (annual; self plus one child)</td>
<td>$5,626</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$500</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$3,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost of Service</th>
<th>Potential In-Network Rate</th>
<th>Copay (for Preferred Providers)</th>
<th>Coinsurance (for Preferred Providers)</th>
<th>Out-of-Network Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Well-child care visit with immunizations</td>
<td>$200</td>
<td>$300</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care visit for Timothy</td>
<td>$200</td>
<td>$100</td>
<td>$25</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Prescription Drug (Retail Costs) per 30-day supply**

| 3 generic prescription drugs | $60 | $30 | $30 ($10 each) | $0 | $24 (40% of total cost of service) |

**Total Cost (Including Annual Premium)**

<table>
<thead>
<tr>
<th></th>
<th>SHIP Plus Coverage</th>
<th>Timothy’s Spouse’s Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5,681</td>
<td>$6,604</td>
</tr>
</tbody>
</table>

After comparing the costs between the Plus option and his spouse’s plan, he found that the Plus option was less expensive than dependent coverage under his spouse’s plan.

---

*This worksheet is intended for illustration purposes only. The values shown may be different from the actual costs when you receive health care services.*
Take Action

Now that you’ve compared options and evaluated your costs, it’s time to make a decision about your health insurance and take action by **September 30**.

<table>
<thead>
<tr>
<th>What I Want to Do</th>
<th>What Action I Need to Take</th>
<th>When I Need to Act</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatically enroll in SHIP coverage*</td>
<td>No action required</td>
<td>N/A</td>
</tr>
<tr>
<td>Elect a different SHIP option*</td>
<td>Visit the SHIP section of the SHS site</td>
<td>September 30</td>
</tr>
<tr>
<td>Add dependents (if already covered under SHIP Plus)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waive SHIP coverage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Learn more about which student groups are automatically enrolled in SHIP [here](#).

**I’m Covered by More than One Plan: What Do I Do?**

If you’re already covered by another plan, such as a parent’s or spouse’s, but want to elect SHIP as additional coverage, no action is required. You’ll be automatically enrolled in the SHIP option that applies.

If you have eligible expenses during the year, here are the rules for which plan pays first:

- Generally, your current plan will pay benefits first, and SHIP will pay second.
- However, if you are enrolled in a government plan, such as Medicaid, SHIP will pay first, and the government plan will pay second.

**Choosing SHIP Outside the Open Enrollment Period**

You can add SHIP coverage outside of the normal enrollment period only if you experience a qualifying event. These include:

- Changes to your parent’s or spouse’s plan
- Getting married or divorced
- Aging out of coverage provided by a parent’s plan
- Loss of a job

You must provide documentation within 31 days of the event in order to add SHIP coverage. Dependents may not be added outside of open enrollment period unless you are on the Plus Plan.
# Your Health Insurance Decision Guide
for Boston University Students

## Resources, Contacts, and Rates

### Resources

#### SHIP Resources

Aetna Resources (including the Plan Design and Benefits Summary, SBCs, and more, found at the bottom of the page)

### Contacts

<table>
<thead>
<tr>
<th>Student Health Services (SHS)</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Student Health</td>
<td>617-353-3575</td>
</tr>
<tr>
<td>Aetna DocFind® (Provider Finder)</td>
<td>800-966-7772</td>
</tr>
<tr>
<td>Student Accounting Services</td>
<td>617-353-2264</td>
</tr>
</tbody>
</table>

### Charles River Campus Premium Rates and Coverage Dates*

<table>
<thead>
<tr>
<th>Coverage Option</th>
<th>Self</th>
<th>Dependents</th>
<th>Coverage Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic**</td>
<td>$2,045</td>
<td>N/A</td>
<td>08/23 - 08/14</td>
</tr>
<tr>
<td>Plus</td>
<td>$2,813</td>
<td>$2,813</td>
<td></td>
</tr>
</tbody>
</table>

*Students enrolled on other campuses should contact their program administrator for details about rates and coverage dates.

**Undergraduate and graduate students on the Charles River Campus are automatically enrolled in the Basic option.