

**From:** Sahagun, Miguel A <miguel\_sahagun@gse.harvard.edu>  
**Sent:** Thursday, May 2, 2024 4:30 PM  
**Subject:** Harvard Health Insurance for Ed.M. Residential Students: June/July



## OFFICE OF THE REGISTRAR

Dear Ed.M. Residential Students,

I hope all is well and that you are looking forward to starting your summer 2024 course(s) at HGSE soon!

**Please note that Harvard Health Insurance begins on August 1<sup>st</sup>.** You will be automatically enrolled in and charged for the **Fall Student Health Fee and Student Health Insurance as part of your Fall term bill.** HUHS will contact you later in June to inform you of the waiver process for the fall term.

As your program begins in June with How People Learn and **you might be relocating to Massachusetts as early as June**; you have the option of purchasing Harvard Health Insurance for **June and July**. Students are required to have comparable health insurance for the entirety of their required academic work at Harvard, which includes June and July. This coverage includes both the Student Health Fee and Student Health Insurance Plan, which you can find more information on at <https://hushp.harvard.edu/>. If you already have health insurance, it is your responsibility to determine whether your non-Harvard insurance is comparable and meets requirements for a waiver. Students should use the [waiver checklist](#) and resources on the HUHS website to make an informed decision. The onus is that you must make this decision. Students who opt-out will not be eligible to purchase coverage for June and July after each enrollment deadline.

I have attached additional information from HUHS. If you wish to purchase the Harvard insurance for the **months of June and/or July only**, please let me know by sending an email by the assigned deadline below to [registrar@gse.harvard.edu](mailto:registrar@gse.harvard.edu). If you have an eligible dependent (see attached sheet for more information), I will need eligible dependent DOB as well.

Please follow the below deadlines for each month:

1. If you need Insurance for **June** only, please email [registrar@gse.harvard.edu](mailto:registrar@gse.harvard.edu) with the following subject line: HEALTH INSURANCE **JUNE** NEEDED by **Wednesday, May 15<sup>th</sup>**.
2. If you need Insurance for both **June & July**, please email [registrar@gse.harvard.edu](mailto:registrar@gse.harvard.edu) with the following subject line: HEALTH INSURANCE **JUNE & JULY** NEEDED by **Wednesday, May 15<sup>th</sup>**.
3. If you need Insurance for **July** only, please email [registrar@gse.harvard.edu](mailto:registrar@gse.harvard.edu) with the following subject line: HEALTH INSURANCE **JULY** NEEDED by **Friday, June 14<sup>th</sup>**.

**Finally, please note that NO action or response to this email indicates that you have comparable coverage and will NOT be needing health coverage for June and July. You do not need to submit a waiver for June and July.**

Please let me know if you have any questions!

Best,

**Miguel Sahagún, Ph.D. | Assistant Dean of Enrollment Services and Registrar of the Harvard Graduate School of Education**

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him his | Hablo español

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## HUSHP Coverage for Pre-matriculating Students Summer 2024

### Attention Students

You are required to have comparable health insurance for the month(s) you are attending your program. It is your responsibility to determine whether your non-Harvard insurance is comparable and meets the requirements for a waiver. Please use the [waiver checklist](#) and resources on our website to make an informed decision about enrollment. The onus is on the you to make this decision. If you opt-out, you will not be eligible to purchase pre-matriculation coverage after the enrollment deadline. You will be fully liable for all services not covered by your alternative coverage.

### Who is Eligible?

- If you are arriving early for mandatory schoolwork to matriculate into the fall term, you will be offered the chance to enroll in one month (July) or two months (June & July) of medical insurance.
- The start date of the insurance must be consistent with the start date of your program. Example: if you are starting your program on July 5, you will be eligible to purchase coverage for July only.
- If you are not in a mandatory pre-matriculating program, you are not eligible to purchase early insurance, even if you are arriving to the area prior to 8/1.

### Can I purchase coverage for my dependents?

- Spouse and/or dependent children (**under the age of 26**) may be enrolled, so long as you are enrolled.
- Dependent(s) can only purchase coverage for the same number of month(s) as you are enrolled.
- For example, dependents cannot purchase 2 months of coverage if you are only eligible to purchase 1 month of coverage.

### When does the pre-matric coverage begin?

- If you are in a program that starts in June, and purchase the pre-matric coverage, your medical coverage will start on June 1.
- Your medical coverage will start on July 1, if your program starts in July, and you purchase the pre-matric coverage for this month.

### What does the summer coverage include?

- The Harvard University Student Health Program (HUSHP) includes access to the Harvard University Health Services Clinics and coverage under the Student Health Insurance Plan, which is administered by Blue Cross Blue Shield. A prescription benefit is also included.
- Visit [hushp.harvard.edu](http://hushp.harvard.edu) for the full benefit descriptions under HUSHP.

### What is the cost for this coverage? The monthly cost to enroll in pre-matriculation insurance is listed below:

<b>Summer 2024</b>	<b>Enrollee<sup>1</sup></b>	<b>Rate Per Month<sup>2</sup></b>
	<b>Student</b>	\$515
	<b>Spouse</b>	\$792
	<b>Child 1</b>	\$449
	<b>Child 2</b>	\$249
	<b>Child 3+</b>	no additional cost for 3 or more children
	<b>1. Student must be enrolled to add dependents</b>	
	<b>2. Rate includes the Student Health Fee and Student Health Insurance Plan</b>	
For students with dependents: add student rate + dependent rate listed above. Example of a pre-matric rate: a student + spouse + 1 child for one month would be \$515+\$792+\$449 = \$1,756		

### How do I enroll?

- Contact your school administrator to enroll for coverage.

- **Note:** Once your administrator has processed your enrollment, the coverage can only be cancelled if you did not attend the program. Please notify your school administrator no later than the day after the program starts if you are unable to attend. Otherwise, you will be term billed the cost of the coverage.