



Harvard University Health Services Student Health Insurance

Affiliate Insurance Enrollment Policy

Academic Year 06-07

Harvard Affiliate Enrollment

The following affiliates are eligible for enrollment in the Harvard Student Health Plan, when they have a current appointment, and they have no access to an employer sponsored health insurance plan. There are two categories that affiliates fall into. (1) Post doctoral Fellows – there is no limitation to the number of years that they may be enrolled as long as he/she remains an eligible Harvard Post Doctoral Fellow and (2) all other eligible Harvard Affiliates that can purchase the insurance for a maximum of three years (years are calculated from the date they enroll in the Student Health Plan).

Principles of Insurance Enrollment

- Insurance is sold as a complete package only—The Student Health Fee (SHF) for services at Harvard University Health Services with prescription drug benefits and Blue Cross Blue Shield PPO (BCBS).
- Insurance is sold in fixed terms of 6 months of coverage (8/1-1/31 and 2/1-7/31).
- Children must be under age 19.
- Partners must be married couples or same sex domestic partners.
- Open enrollment period is the first 30 days of the start of coverage (Fall start date 8/1 and spring start date 2/1).
- After Open enrollment all applications must be submitted within 30 days of a qualifying event.* Proof of qualifying event must be submitted with enrollment form.
- If you are eligible to purchase insurance through the Benefits Service Group you do not qualify to purchase this plan.

*Qualifying Events

- Start of a new appointment with the University
- Initial entrance into the country
- Other health insurance coverage ending
- Marriage
- Birth of a child or adoption (to add dependents after open enrollment)

How to Enroll

Submit the following to Member Services at: 75 Mount Auburn Street, Cambridge.

- 1) Completed Enrollment Application
- 2) Copy of your valid Harvard ID Card
- 3) Payment:
 - Personal VISA or MasterCard of insured individual (no Harvard Purchasing Cards or GE Corporate MasterCards accepted)
 - Copy of Department Web Voucher

Note: Departments reimbursing individuals for insurance premium payments made must use Web Voucher and request that checks be made payable directly to the individual and not to the credit card company.

Affiliate Dependents

Dependents (spouse, certified same sex domestic partner or children under age 19) of eligible affiliate may be voluntarily enrolled for an additional fee in the Student Health plan when the subscriber is enrolled.

Cancellation

An affiliate may request a cancellation and refund of future term(s) of health insurance previously purchased through the Member Services Office. Refunds will be given for future terms of health insurance only. No refunds will be given once a term starts.

Renewal is not automatic. Once coverage ends you must submit a new enrollment form to renew.

Contact HUHS Member Services for more information

Member Services • 75 Mt. Auburn Street • Cambridge, MA 02138
Phone: 1.617.495.2008 Email: mservices@huhs.harvard.edu Web: www.huhs.harvard.edu

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