

University Health Service, University of Rochester

**UNIVERSITY HIGH DEDUCTIBLE PLAN**

For Full-Time Students with Dependent Children

**INFORMATION SHEET**

The University High Deductible Plan is available for full-time students with a dependent child or children. Spouses and eligible domestic partners are also covered by this plan. Students without children are not eligible to enroll in this plan. For criteria for enrolling a domestic partner, check “Health Insurance for Full-time Students” on the UHS web site ([www.rochester.edu/uhs](http://www.rochester.edu/uhs)) or contact the UHS Insurance Advisor at [insurance@uhs.rochester.edu](mailto:insurance@uhs.rochester.edu) or (585) 275-2637.

**COST:** \$990.79 per month (\$11,889.48/year)

The full-time student must also pay the mandatory health fee (\$576/year or \$48/month). If the student chooses a health care provider at the University Health Service (UHS), the mandatory health fee will be reduced.

**ENROLLMENT PERIODS**

Students enrolling in this plan must enroll during specific open enrollment periods: (1) when they are first eligible or (2) when a qualifying event occurs (See “Changing Enrollment Status” below.) Once enrolled, students are enrolled in the University High Deductible Plan through August 31 unless they have a qualifying reason to disenroll (see below). We encourage you to talk with our Insurance Advisor if you are considering enrolling in this insurance plan.

Students enrolling in this insurance plan must complete the online Health Insurance Selection Process and the UHS enrollment form for the University High Deductible Plan. The link to the online process is in the pink box in the left column of the UHS home page ([www.rochester.edu/uhs](http://www.rochester.edu/uhs)). The enrollment form is on the UHS web site in the “Health Insurance for Full-time Students” section. This form must be submitted to the UHS Insurance Advisor. The address and fax number are listed on the form. Her office is located in Suite 110 in Anderson Tower on the River Campus.

**Open Enrollment for Students Beginning Studies in:**

- Fall semester or fall quarter (Simon School)
- Winter quarter (Simon School)
- Spring semester
- Spring quarter (Simon School)

**Open Enrollment Ends**

October 15  
January 28  
February 28  
April 30

**Start Date**

September 1  
January 1  
February 1  
April 1

**CHANGING ENROLLMENT STATUS**

Once enrolled, students are enrolled in the University High Deductible Plan health insurance through August 31. Changes in coverage (i.e., enroll in the plan or withdraw/disenroll from the plan) can only be made when one of the qualifying events listed below occurs. ***If you change your insurance coverage due to a qualifying event***, the change will take effect on the date of the qualifying event. Enrollment forms must be received by the UHS Insurance Advisor no later than 30 days following the qualifying event date.

**Qualifying Events to Enroll**

- Change in dependents (e.g., birth, adoption, dependent children joining you from another country)

**Qualifying Events to Disenroll**

- Student loses eligibility (e.g., spouse and child or children take coverage outside the University, child becomes eligible for Child Health Plus, child no longer lives in residence of student).
- Student obtains coverage outside the University through a spouse’s employer.
- Graduation or termination of status as a full-time University of Rochester student. Students who terminate their status as a full-time student during the academic year will be withdrawn from the plan on the first of the month following receipt of the notification by the UHS Insurance Advisor. (*Note:* Students who graduate in May will remain on the insurance plan through August 31 unless UHS is notified to terminate coverage.)

**UHS INSURANCE ADVISOR**

*Mailing Address:* UHS Insurance Office, Box 270472, Rochester, NY 14627

*Office Location:* Suite 110, Anderson Tower, on the University of Rochester River Campus

*Phone:* (585) 275-2637

*Fax:* (585) 461-4637

*E-mail:* [insurance@uhs.rochester.edu](mailto:insurance@uhs.rochester.edu)