

University of Rochester - Student Health Program

All full-time students participate in the Student Health Program, which provides care and services offered by the University Health Service and the University Counseling Center. The Student Health Program funding comes from two sources: the Mandatory Health Fee (MHF) and the UR Student Health Insurance Plan (UR-SHIP). Aetna is the third-party administrator for UR-SHIP.

Mandatory Health Fee Funded Services

The Mandatory Health Fee assures the availability of accessible, affordable and equitable high quality health care services on campus for all full-time University of Rochester students. All full-time students pay the Mandatory Health Fee, which covers the professional and facility fees for services provided by the University Health Service (UHS) and the University Counseling Center (UCC) at their offices.

Mandatory Health Fee – What Does it Cost?

The Mandatory Health Fee for the **2026-2027 academic year is \$1104.00** which appears on your tuition billing statement in two equal payments of \$552.00. It is in effect from August 1st through July 31st.

Mandatory Health Fee – What is Covered?

Medical Care:

- Unlimited primary care visits with physicians, nurse practitioners, and registered nurses at UHS
- Evaluation and treatment of illnesses, injuries and on-going medical conditions, gynecologic care, allergy injections, immunization administration, nutritional services and care and advice for any health concern
- UHS physician on call 24 hours/day, 7 days/week

Mental Health:

- Visits with UHS psychiatric staff for assessment and medication management (with a referral from a UHS primary care provider or a UCC therapist)
- A comprehensive initial assessment, an individualized treatment plan, and support to put such a plan into action provided by the UCC
 - Counseling on an individual, couples, or group basis; the arrangements for individual counseling are determined during the initial assessment
 - UCC mental health professional on call 24 hours/day, 7 days/week

Health Promotion:

- Health education and health promotion services provided by the **UHS Health Promotion Office**
- Public health and disease prevention programs

Student Health Insurance

Students are required to have health insurance coverage for services such as visits to specialists, urgent care centers and emergency departments, hospitalization, surgical procedures, laboratory tests, x-rays, athletic injuries, flu shots and other immunizations, physical therapy, and prescription medications. These services are not covered by the Mandatory Health Fee.

Student Health Insurance – Enroll or Waive?

You can enroll in the UR Student Health Insurance Plan, or you can waive the UR-SHIP if your own insurance plan meets **University insurance criteria**. Every year you must complete the **Online Health Insurance Process** to enroll or waive.

Requests to waive the UR Student Health Insurance Plan may be audited to assure compliance with University of Rochester insurance criteria. If you choose to remain on your own health insurance, you are financially responsible for expenses not covered by your insurance plan. See **Health Insurance for Full-time Students** for more information about health insurance and the Online Health Insurance Process.

UR-Student Health Insurance Plan – What is Covered?

Coverage is provided for visits to specialists, urgent care centers and emergency departments, hospitalization, surgical procedures, laboratory tests and x-rays, athletic injuries, immunizations, and prescription medications. Check “**View Plan Details**” for a list of benefits and exclusions. There are no deductibles with this plan. Co-pays are required for some services.

UR-Student Health Insurance Plan – What Does it Cost?

The cost for the UR Student Health Insurance Plan is **\$4,308 for students for 2026-2027(August 1st through July 31st)**. Unless you have successfully waived this plan, it will appear on your tuition billing statement in two equal payments of \$2,154.00

When comparing this plan to others, please note that it provides coverage at the “platinum” level; this means you will have lower out-of-pocket costs compared with plans that are gold, silver or bronze (based on the Affordable Care Act metallic benefit levels).

For the cost of health insurance for spouses and dependent children, check **Health Insurance for Families**.

Contact Information

insurance@uhs.rochester.edu

(585) 275-2637