Ineligible Plans for Opt-Out
If you have an ineligible plan, you are required to enroll in the Student Health Plan. Financial aid may be available. Please contact the Financial Aid Office at 609-258-3330 or faoffice@princeton.edu.

- HMO’s and Kaiser plans, Medicaid/Medicare/Medi-Cal, traveler’s plans, plans that are not issued in the United States or do not have a U.S.-based claims administrator/telephone number/address, and plans that require referral from a Primary Care Physician
- Plans that exceed the annual out-of-pocket maximum of $9,100/individual plan or $18,200/family plan (per Affordable Care Act, as of 2023)
- Plans that do not meet all of the coverage requirements as outlined below

Plan Requirements for SHP Opt-Out
Your plan is required to provide In-Network coverage in the Princeton, NJ area and coverage throughout the United States for the following health benefits:

- emergency, non-emergency, routine and preventive medical care, and hospitalization (inpatient and outpatient)
- mental health care and substance use disorders (inpatient and outpatient)
- prenatal and postnatal maternity care, newborn care, and pediatric care/services
- athletic injuries resulting from practice or play on a sports team
- pre-existing conditions
- chronic disease management
- laboratory services and radiology
- rehabilitative and habilitative services and devices
- prescription medications
- medical evacuation, repatriation, and ambulance expenses

For Student Health Plan information visit: https://uhs.princeton.edu/student-health-plan