COVERAGE REQUIREMENTS FOR STUDENT HEALTH PLAN OPT-OUT

Plans Not Accepted for SHP Opt-Out
Financial aid is available to aid-eligible students if your plan does not meet the coverage requirements.
Financial Aid Office: 609-258-3330 or faoffice@princeton.edu

- HMO plans, Kaiser plans, Medicaid, Medicare, and 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
- Plans that exceed the annual out-of-pocket maximum of $9,450/individual plan or $18,900/family plan (per Affordable Care Act, as of 2024)
- Any other plan that does not meet the coverage requirements listed below

Coverage Requirements for SHP Opt-Out
Your plan must include:
- In-Network coverage in the Princeton, NJ area and the NJ region
- In-Network or Out-of-Network coverage throughout the United States
- Coverage while traveling abroad
- 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
- laboratory services and radiology
- prescription medications
- medical evacuation, repatriation, and ambulance expenses

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