

Princeton University Comparable Coverage Criteria to Opt Out of the Student Health Plan

In order to waive (opt out) of the Princeton University Student Health Plan (SHP), a student's private insurance or health plan coverage must meet all of the following benefit criteria while the student is at Princeton University *and* during domestic travel:

Type of Benefit	Minimum Benefit Requirement (*RC = Reasonable (Customary) Charge)
Emergency Room Visits and Non-emergency (e.g., routine or specialty care within the Princeton area)	80% of RC*
Medical/Surgical treatment	80% of RC*
Inpatient Hospital treatment (including labs, x-rays, and misc. expenses)	80% of RC*
Outpatient Care (e.g., physician office visits, labs, physical therapy, CT/MRI scans, etc.)	80% of RC*
Outpatient Mental Health Care	80% of RC*
In-Patient Mental Health Care (including inpatient hospitalization for MH/psychiatric and chemical dependency)	80% of RC*
Ambulance Expenses	80% of RC*
Treatment for Pre-existing conditions	80% of RC*
Policy Coverage	Unlimited
Your plan must cover athletic injuries resulting from the practice or play of intramural/club or NCAA sports and while you are traveling with a sports team	80% of RC*
Your plan must be domiciled in the United States and have a U.S. phone number for processing claims	Yes
<p>Additional Waiver Criteria:</p> <p>If your plan is a Medicaid, HMO, or considered a Catastrophic Plan with a high deductible, or if your plan requires the patient to first coordinate care or get a referral from their in-network or primary care physician before you receive care from a specialist or need hospitalization, <u>you do not meet the Minimum Benefit Requirement and are not eligible to Waive out.</u></p>	

Waiving the Princeton University SHP Coverage (Opting Out)

If you waive out of the Princeton University SHP, you must provide complete health plan policy information (name of policyholder, policy and subscriber numbers, U.S. telephone, claim/insurance membership number). Your coverage must be valid for the academic year beginning September 1, 2018 through August 31, 2019. The student is required to have a copy of both their health insurance ID card and prescription ID card when they arrive on campus.

Laboratory services are considered a billable service for reference laboratory services performed at University Health Services (UHS). The laboratory facility is independently operated by Quest Diagnostics. (Please be sure to check with your insurance carrier to see if Quest Diagnostics is considered an in-network provider for your laboratory needs.)

(Please note – students requesting a waiver of the health plan coverage are still eligible for medical and additional services provided at UHS – please see our website at: www.princeton.edu/uhs).

Enrolling In the SHP

Certification:

The fee for the SHP is \$1,800 for the period September 1, 2018 through August 31, 2019. The fee will be reflected on your August or September tuition bill in the amount of \$900 for the Fall semester, and then a second charge for \$900 will appear on your February tuition bill for the Spring semester.

If you are eligible for any Financial Aid adjustments, they will be processed by ***request only*** for aid students who are not eligible to waive the SHP. Please fill out the attached Financial Aid Certification Form [2018-19 Financial Aid Request and Student Certification Form.pdf](#) and send it back to the Financial Aid Office for processing – Do not forward the form to the Student Health Plan Office. If you have any questions regarding your financial aid package or how much of an award will be approved for the SHP fee, please contact the Financial Aid Office directly at: 1-609-258-3330.