

## Determining if Waiving Yale Health Hospitalization & Specialty Care Coverage Is Right For You

To help you decide if waiving Yale Health Hospitalization & Specialty Care Coverage is right for you, please review this checklist. When you review this checklist, complete the "YOUR PLAN" column to compare your current coverage with the Hospitalization & Specialty Care Coverage. It is important to ensure that your coverage provides you with access to care with in-network providers while you are in New Haven, CT. **Note: Yale Health does not accept any alternate insurance plans. If you waive, you will need to use your insurance outside of Yale Health for any service not included in Basic Student Health Services.**

Students enrolled at least half-time in a Yale degree-seeking program are automatically enrolled in Yale Health Hospitalization & Specialty Care Coverage (SHSC). You have two options for accessing healthcare while on campus:

1. Remaining enrolled in Yale Health Hospitalization & Specialty Care Coverage.
  - a. You would receive your health care at Yale Health for primary care, specialty care, urgent care, imaging, prescriptions, and more.
  - b. This coverage is considered minimal essential coverage by the Affordable Care Act.
2. Waive Yale Health Hospitalization & Specialty Care Coverage.
  - a. You would be able to access Basic Student Health Services (BASIC) at Yale Health, which includes:
    - i. Student Health
    - ii. Athletic Medicine (for varsity athletes)
    - iii. Gynecology
    - iv. Acute Care
    - v. Blood draw
    - vi. Mental Health & Counseling
    - vii. Nutritional counseling
    - viii. Inpatient care
  - b. For all other services, you would use your alternate insurance to access care outside of Yale Health. Many students utilize the Yale Medicine and Yale New Haven Health systems for accessing care in New Haven.

**Basic Student Health Services is not an insurance plan and is limited to select primary care services at Yale Health only.**

Below is a comparison chart that explains the differences between these two options.

	BASIC	SHSC	YOUR PLAN
Is recognized as an insurance plan, certified by ACA as minimal essential coverage.		✓	
Is active for the duration of the 2025-2026 plan year (August to July)?	✓	✓	
Provides access to Yale Health clinicians for primary care services and lab services?	✓	✓	Included in Basic

Provides access and coverage to Yale Health clinicians for specialty care, hospitalization, and prescriptions?		✓	
Provides access to in-network clinicians in the New Haven area?		✓	
Provides access to Yale Health clinicians for mental health and counseling?	✓	✓	Included in Basic
Provides coverage for prescription medications, durable medical equipment, intrauterine devices (IUDs), and related-devices?		✓	
Provides access and coverage to clinicians for emergency room treatment, ambulance, and diagnostic imaging in the New Haven area?		✓	

## Plan Features at a Glance

You can find the following information in your plan's schedule of benefits. Complete the chart below to see how your plan's out of pocket costs compare.

	BASIC	SHSC	YOUR PLAN
Plan Features			
Plan Type	Not an insurance plan	HMO; Individual <sup>1</sup>	
Do you need a referral to see a specialist?	N/A	Yes	
Annual Premium	N/A	Single student \$3,422	
Deductible	N/A	\$0	
Lifetime maximum benefit per person	Included services provided with no limits	Unlimited	
Out-of-Pocket Maximum		\$9,100 individual \$18,200 family	
Wellness Benefit			
Routine Physical at Yale Health	100%		
Routine gynecological exam			
Vision Care			
Routine eye exam	Not covered	100%	
Provider Services			
Office visits @ Student Health	100%		
Inpatient Care @ Yale Health	100%		

Primary Care Visit	100% at Yale Health		
Mental Health & Counseling - Outpatient services	100%		
Pregnancy office visits	Not covered	100%	
Specialist visits	Not covered	100% at Yale Health	
Immunizations	limited <sup>2</sup>	100%	
Emergency Medical Services			
Emergency room care	Not covered	\$50 copay per visit	
Non-emergency care in ER	Not covered	Not covered	
Emergency medical Transportation/Ambulance Services	Not covered	100%	
Urgent Care Services			
Urgent Care at Yale Health Acute Care	100%		
Urgent Care at any other facility in CT	Not covered	Not covered	
Urgent Care outside of CT	Not covered	\$50 copay per visit	
Outpatient Diagnostic Care			
Laboratory Services	100%		
Diagnostic Imaging	Not covered	100%	
Complex Imaging	Not covered	100%	
Outpatient Surgery			
Outpatient surgery	Not covered	\$100 copay	
Inpatient Facility Expense			
Hospital facility expense	Not covered	\$200 copay per admission	
Childbirth/delivery services	Not covered		
Mental Health & Counseling - Inpatient services	Not covered		
Other covered benefits			
Physical Therapy	Not covered	100%	
Nutritional Counseling	100%		
Elective Pregnancy Terminations	100%		
STI Testing	100%		
Pharmacy Benefit (30 day supply)			
Preferred Drugs (Tier 1)	Not covered	\$10	
Alternative Drugs (Tier 2)	Not covered	\$30	
Non-preferred brand drugs & Specialty drugs (Tier 3)	Not covered	\$45	
Generic birth control pills, related devices	Not covered	100%	
Emergency contraception	100%	100%	

<sup>1</sup> Students may enroll dependents onto the Yale Health Hospitalization & Specialty Care Coverage to provide family coverage at different rates.

<sup>2</sup> Flu vaccine, COVID vaccine, and post-exposure immunizations are covered. All other immunizations are provided at a fee.

Before waiving Yale Health's Hospitalization & Specialty Care Coverage, it is important to consider the following benefits of this insurance plan:

COST	COVERAGE	CONVENIENCE
<ul style="list-style-type: none"> <li>No deductibles</li> <li>No copayments for office visits at the Yale Health Center*</li> <li>No copay for acute care at the Yale Health Center</li> <li>Reasonably priced and easy-to-use</li> <li>Eligible dependents may be enrolled</li> </ul>	<ul style="list-style-type: none"> <li>No limitations on coverage for preexisting conditions</li> <li>Worldwide coverage for emergency and urgent care</li> <li>A wide range of experienced clinicians, all board-certified</li> <li>Students covered for a full 12 months, not just the academic year</li> </ul>	<ul style="list-style-type: none"> <li>No claim forms to fill out for services obtained within the Yale Health network</li> <li>Small network of clinicians to ensure all aspects of your care is coordinated</li> <li>On-site diagnostic imaging services</li> </ul>

\*\$25 copay for allergist visits only.

## Student Rates 2025 – 2026 for Hospitalization & Specialty Care Coverage

PLAN TYPE	FALL TERM	SPRING TERM	FULL YEAR
Single	\$1,711	\$1,711	\$3,422
Student plus spouse	\$6,364	\$6,364	\$12,728
Student plus child/children	\$5,727	\$5,727	\$11,454
Family	\$10,678	\$10,678	\$21,356

View a full summary of benefits including copays, limitations, and expectations for Yale Health Hospitalization & Specialty Care Coverage, please click [here](#) or scan the QR code.

