



2025-2026

Student Health Insurance Plan: LIM College



Who can enroll?

All Full-time Undergraduate and Graduate LIM College Students are automatically enrolled in and billed for the SHIP, unless proof of comparable coverage is furnished. International Students are enrolled in the SHIP on a mandatory basis. Eligible dependents may enroll on a voluntary basis. Eligible Dependents are the student's spouse or domestic partner and dependent children under 26 years of age. See the Who is Covered section of the Certificate of Coverage for the specific requirements needed to meet domestic partner eligibility.

Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account

uhcsr.com/myaccount

Find an in-network provider

Choice Plus

Find a prescription drug provider

Optum Rx

Value-added benefits and services (Student Assist¹, HealthiestYou², UHC Global³)

uhcsr.com/myaccount

If you need language assistance

Language Assistance

Coverage Periods, Deadline Dates, Plan Cost and Premium Rates

The Total Cost of the plan noted below includes premium and fees.

Total Plan Cost and Coverage Dates	Annual	Fall	Spring
Coverage dates	8-15-2025 to 8-14-2026	8-15-2025 to 1-3-2026	1-4-2026 to 8-14-2026
Student	\$2,350.00	\$914.46	\$1,435.54
Spouse	\$2,350.00	\$914.46	\$1,435.54
One Child	\$2,350.00	\$914.46	\$1,435.54
Two or More Children	\$4,700.00	\$1,828.92	\$2,871.08
Spouse and Two or More Children	\$7,050.00	\$2,743.38	\$4,306.62

See the information below for the breakdown of premium and fees.

*Premium Rates	Annual Premium	Fall Premium	Spring Premium
Student	\$2,255.62	\$877.53	\$1,378.09
Spouse	\$2,255.62	\$877.53	\$1,378.09
One Child	\$2,255.62	\$877.53	\$1,378.09
Two or More Children	\$4,511.24	\$1,755.06	\$2,756.18
Spouse and Two or More Children	\$6,766.86	\$2,632.59	\$4,134.27

Rates are subject to regulatory approval and may change.

*The premium is for the insurance coverage underwritten by UnitedHealthcare Insurance Company of New York and does not include the following fees:

- Annual **Service fee of \$2.38 for UHC Global administration of the Assistance and Evacuation Benefits.
- Annual**Administrative fee of \$7.00 charged by the school you are receiving coverage through which may, for example, cover your school's administrative costs associated with offering this health plan.
- Annual **Service fee of \$85.00 charged by or at the direction of the school you are receiving coverage through to cover the costs of services provided by a non-insurer vendor or consultant.

**Note: Fees are prorated for the coverage dates other than annual.

The Member must meet the eligibility requirements each time a premium payment is made. To avoid a lapse in coverage, the Member's premium must be received within 30 days after the coverage expiration date. It is the Member's responsibility to make timely premium payments to avoid a lapse in coverage.

Plan highlights

Metallic Level: Gold with actuarial value of 82.890%

Benefits	In Network Participating Provider Member Cost-Share	Out-of-Network Non-Participating Provider Member Cost-Share
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy	
Plan Deductible	\$350 Per Member, Per Plan Year	\$1,000 Per Member, Per Plan Year
Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$8,700 Per Member, Per Plan Year \$17,400 For all Members in a Family, Per Plan Year	\$8,700 Per Member, Per Plan Year \$17,400 For all Members in a Family, Per Plan Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	20% of Allowed Amount for Covered Medical Expenses	50% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Maintenance Drugs from a Designated Retail Pharmacy at 2 times the retail Copay up to a 90-day supply.</i>	\$20 Copayment for Generic Drugs \$45 Copayment for Preferred Brand Name Drugs \$100 Copayment for Non-Preferred Brand Name Drugs Up to a 30-day supply per prescription not subject to Deductible	50% Coinsurance for Generic Drugs 50% Coinsurance for Brand Name Drugs Up to a 30-day supply per prescription after Deductible
Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see https://www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups.</i>	Covered in full	30% Coinsurance after Deductible
The following services have per service copays <i>This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.</i>	Office Visits: \$25 Copayment after Deductible Emergency Care in an Emergency Department: \$200 Copayment after Deductible	Office Visits: \$25 Copayment after Deductible Emergency Care in an Emergency Department: \$200 Copayment after Deductible

Questions about your plan?

Contact Customer Service at **1-877-220-2401**
or at **customerservice@uhcsr.com**

¹Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. ²HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. ³Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.
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