## Wentworth

## Student Health Insurance Plan (SHIP) Checklist



This document was created for students and families to compare the health insurance coverage offerings under the student health insurance plan (UnitedHealthCare Student Resources) offered by Wentworth with their current health insurance plan. We strongly encourage students and families to ensure they have adequate health and mental health coverage accepted by providers in the Boston area. Please use the QR code to access additional information on our website.

Insurance Plan Offerings	Wentworth SHIP	Your Plan
Insurance benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Carbon Student Health Center		
No deductible using preferred providers / \$250 deductible out-of-network providers		
Low co-pays on prescription drugs, office visits and medical emergencies	$\checkmark$	
Health insurance plan is provided by a company licensed to do business in the United States, with a U.S. claims payment office and contact information		
Will be active for an annual duration (August 28 - August 27)	$\checkmark$	
Provides access to Boston based doctors, specialists, hospitals, and other health care providers		
Provides access to preventative care services such as physicals, vaccines, and other preventative care needs		
Is NOT an out-of-state Medicaid plan	$\checkmark$	
Is NOT an HMO without an away-from-home rider	$\checkmark$	
Is NOT a castastrohpic care only plan	$\checkmark$	
Provides coverage for reproductive health services	$\checkmark$	
Provides coverage for inpatient hospitalizations, surgery, ambulance services, and emergency room treatment in the Boston area		
Provides coverage for mental health services, including inpatient and outpatient treatment, substance abuse services, and psychiatric services		
Provides prescription drug coverage with reasonable co-pay tiers		
Has unlimited annual and lifetime benefits (no maximum dollar limit)		
Provides coverage in both Massachusetts as well as other U.S. states for when students are home on breaks		