

**Please consider your coverage options carefully before making a decision about the Student Health Insurance Plan.**

* To waive, students must have a US filed and approved, ACA (Affordable Care Act) compliant plan.
* While your current plan may provide comprehensive coverage close to home, plan restrictions may limit coverage for students away from home. Your plan must cover in Maine and/or the area in which you are studying/rotating.
* High deductible health plans may create a financial barrier to accessing care or result in high out of pocket costs.
* Please keep in mind that you are responsible for any out-of-pocket expenses that your health insurance plan does not cover.
* All students seen at the Student Health Clinics will be asked for co-pays. Co -pays not paid at the time of service will be billed to students.
* Students enrolled in Health Professions are required to have health insurance coverage that is comparable to the student health insurance plan. Inadequate health insurance coverage may affect UNE's ability to place you in a clinical care setting.

**To waive the student plan, review and complete the below comparison chart to confirm your plan provides you with comprehensive coverage while at UNE** **and/or the area in which you are studying/rotating.**

1. Have your plan benefits available before completing the below comparison chart or contact your insurance company's Member Services Department.
2. Complete the below comparison chart and review the benefits of both plans to confirm your coverage in Maine and/or the area in which you are studying/rotating:

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| --- | --- | --- |
| **Plan Benefits** | **YOUR Current Health Insurance Plan** | **UNE Student Health Insurance Plan** |
| **Filed and Approved in the US; ACA Compliant** |  | **YES** |
| **Plan Type** | [ ]  HMO[ ]  EPO[ ]  PPO[ ]  Out-of-State Medicaid[ ]  Other | [ ]  HMO[ ]  EPO[x]  **PPO**[ ]  Out-of-State Medicaid[ ]  Other |
| **Provider Network**Does my plan provide coverage throughout the US for emergency and non-emergency care, or is my plan limited to my home state? |  | National |
| **Annual Deductible** (In-Network / Out-of-Network) Amount you pay out of pocket before your health plan contributes towards claims |  | UG: $450/$850Grad:$400/$800 |
| **Out of Pocket Maximum** The dollar amount you pay out of pocket, including deductible, copays and coinsurance until your insurance company pays claims at 100% |  | $3,000 |
| **Coinsurance** (In-Network / Out-of-Network) The percentage of the cost of healthcare that you’re responsible for paying after you’ve met your deductible |  | 80% / 60% |
| **Preventive/Routine Care** Physical, annual exams, immunizations, etc |  | 100% In Network / 80% after deductible |
| **Office Visits** Primary Care Physician (PCP) |  | $25 |
| **Needlestick Coverage for Health Professions Students:** Does the plan provide coverage for accidental exposure to bloodborne pathogens in a clinical setting (ex. needlestick, cut)? |  | YES |
| **Emergency Room** |  | $50 |
| **Outpatient Mental Illness/Substance Use Disorder Treatment, except Medical Emergency and Prescription Drugs** |  | $25 |
| **X-Ray & Laboratory including Titers** |  | YES |
| **Prescription Drugs Copay** |  | Tier 1: $10Tier 2: $25Tier 3: $25 |

1. If you have confirmed your plan is comparable to the Student Health Insurance Plan and would like to waive participation in the Student Health Insurance Plan, an online waiver form must be completed. Visit [**https://studentcenter.uhcsr.com/**](https://studentcenter.uhcsr.com/) to complete the insurance waiver form. Please have your insurance ID card available prior to completing the waiver form.
2. If you do not have health insurance coverage or your coverage is not comparable to the Student Health Insurance plan (ex. an out-of-state Medicaid plan), then you must consider other coverage options including the University sponsored Student Health Insurance Plan:
	1. [2024-25 Graduate Student Summary Flyer.pdf (une.edu)](https://www.une.edu/sites/default/files/2024-07/2024-25%20Graduate%20Student%20Summary%20Flyer.pdf)
	2. [2024-25 Undergraduate Summary Flyer (une.edu)](https://www.une.edu/sites/default/files/2024-07/2024-25%20Undergrad.%20Summary%20Flyer.pdf)
3. Visit [**https://studentcenter.uhcsr.com/**](https://studentcenter.uhcsr.com/) to opt-in.
	1. 2024-25 Annual Premiums:

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| COM 1st Year Student | $6,141 |
| Graduate Student | $5,264 |
| Undergraduate Student  | $3,643 |