

IMPORTANT INFORMATION ABOUT MEDICAL (HEALTH) INSURANCE

The University of Connecticut requires all full time students to have health insurance. The Health Insurance plan that the University of Connecticut offers its students is known as “CHP Cigna.” This health insurance plan provides comprehensive medical coverage locally and nationally (through the Cigna provider network); and internationally (through FrontierMEDEX ACCESS services). The CHP Cigna plan complies with ALL J-1 and F-1 VISA requirements (including repatriation). Also, for CHP Cigna insured members at the Storrs campus, the services provided at the Student Health Services (SHS) facility on campus are fully covered, with no cost to the patient.

It is strongly recommended that you enroll in the CHP Cigna health insurance plan to provide your health insurance coverage. If you shop for other health insurance coverage (which results in declining or waiving out of the CHP Cigna plan) please make sure that you fully understand the alternative health insurance plan that you are enrolling into. Important things to consider are;

- Does the non-UConn health insurance plan meet all of your VISA requirements?
- Does the non-UConn health insurance plan provide comprehensive medical benefits? Most health insurance travel plans cover only emergency medical care such as hospitalization or care at a hospital emergency room. These plans typically do not provide coverage for doctor’s office visits, immunizations or routine medical care. So alternative health insurance travel plans may be less expensive to purchase but may result in costing you more money because not all medical care is covered by them.

Medical services in the United States of America can be extremely costly. If you elect a health insurance plan other than the CHP Cigna health insurance plan please be aware that, for services provided to you at the Student Health Services facility on the Storrs campus, you would personally be responsible for the payment of all services provided to you. In addition, you would be responsible for filing a claim to seek potential reimbursement from your non-UConn health insurance plan. U.S. doctor’s offices and medical providers may also bill you directly and not participate with your non-UConn health insurance plan.

***NOTE** – Upon your campus arrival, if you need vaccinations or immunizations in order to be compliant with state/university requirements, these vaccinations or immunizations can be very costly. In most cases they would not be covered under other health insurance/travel type plans. The CHP Cigna plan would cover any required vaccinations or immunizations, with no patient cost.

More information on health insurance and SHS billing practices can be found on the SHS website at www.shs.uconn.edu.

If you have questions about medical insurance, please contact Tresca Smith, Insurance Coordinator – Tresca.Smith@uconn.edu