

**Fast  
Facts  
2026-2027**

# Student Health Insurance Plan

**Massachusetts  
Community  
Colleges**

## Rates

- Annual Coverage: September 1, 2026 to August 1, 2027 (\$4,806)
- Spring/Summer: January 1, 2027 to August 31, 2027 (\$3,204)



All full-time students registered for nine or more credit hours are automatically billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Here are the changes made for the 2026–2027 Policy Year:

- GLP1s for weight loss will not be covered.



	In Network	Out of Network
<b>Deductible</b>	\$350 per Person	\$750 per Person
<b>Coverage Percentage</b>	80% of Negotiated Charge (NC) after deductible	70% of Usual & Customary (U&C)
<b>Office Visit Copay</b>	covered at 100% after a \$30 copay	covered at 80% after deductible
<b>Emergency Room Copay</b>	\$150 copayment per visit, no deductible (waived if admitted for observation stay)	\$150 copayment per visit, no deductible (waived if admitted for observation stay)
<b>Prescription Drug Copay</b>	Tier 1: \$20 copay	<b>Not covered</b>
	Tier 2: \$40 copay	
	Tier 3: \$60 copay	



This document is intended as a quick reference, not a comprehensive description. It contains only a partial description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations and exclusions as described in the Policy. In case of any discrepancies, the official plan documents will govern.

