



Study Well, Stay Well

UNDERGRADUATE & GRADUATE
STUDENT HEALTH INSURANCE PLAN

Student Insurance for a Healthy Future

University of Mount Saint Vincent



United Healthcare Provider Network and Our Dedicated Customer Service Team

United Healthcare is making health care more affordable, more accessible and less complicated. It's broad networks offers access to quality care from over 1 million doctors, hospitals, clinics, pharmacies and other health services providers across the United States and offers one of the largest and most widely accepted medical networks.

Our U.S.-based customer service helps international students decipher and navigate the U.S. healthcare system. Our representatives can communicate in various languages to help students better understand the coverage and many other personal health topics.

2026/2027 University of Mount Saint Vincent Student Health Insurance Plan

All Domestic Undergraduates students who are taking 12 or more credit hours and all Domestic Graduate students taking six or more credit hours, and all International students regardless of credit hours are automatically enrolled in the insurance Plan at registration, and the premium for coverage is added to their tuition billing, unless proof of comparable coverage is furnished.

Eligible students may also enroll their eligible dependents. Eligible dependents include the student's spouse or domestic partner and dependent children under 26 years of age.

	Coverage Date	Annual Plan Costs				
		Student	Spouse	One Child	Two or More Children	Undergraduate
Undergraduate	8/1/26 - 7/31/27	\$3,006	\$3,006	\$3,006	\$6,012	\$9,018
Graduate	8/1/26 - 7/31/27	\$5,364	\$5,364	\$5,364	\$10,728	\$16,092

Summary of Benefits

	In-Network	Out-of-Network
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy.	
Deductible	\$150	\$500
Out-of-Pocket Maximum Per Policy Year	Individual: \$5,000 Family: \$10,000	Individual: \$8,000
Coinsurance	90%	60%
Prescription Drugs (30-day prescription)	Tier 1: \$15 Tier 2: \$40 Tier 3: \$75	Generic Drugs: \$20 Brand Name Drugs: \$75
Preventive Care Services	Covered in Full	30%
Office Visits	\$25	30% Coinsurance
Emergency Care	\$100, then 10% Coinsurance	\$100, then 10% Coinsurance

Contact a Student Healthcare Expert

How can we help? Contact us.

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DISCLAIMER: The Policy provides limited benefits and is not intended to cover all medical expenses. Please read it carefully. The Policy is nonparticipating. This insurance flyer is being provided as a source of information. While it summarizes the terms of the policy that is offered by an affiliate of Convex Insurance UK Limited, this information is not intended to serve as a comprehensive record of your policies' coverage terms or limitations. The product offered is a non-admitted product. This information is not an insurance policy and does not provide an agreement for insurance or the grant of any coverages. All coverages outlined in this application are subject to the full terms, exclusions and limitations listed within the policy. This policy utilizes the United Healthcare provider network.

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