



Mercyhurst University Student Health Plan

Here at Mercyhurst we offer students an excellent student health insurance plan. Information is available at: www.hubbardbert.net then on the right side of the page, click on “Student Health Plans”.

A few key points:

- **All student athletes** are required to have health insurance. If you have health insurance through your family you must submit your current coverage for approval or purchase the student health insurance plan offered through Mercyhurst University in order to be eligible to participate. Information is available at the link listed above.

Minimum coverage for **Student Athletes**:

- **Must** cover injuries that occur during participation in intercollegiate athletics
- Has limits of at least \$90,000 that includes coverage for sport-related injuries
- Offers at least 80% coverage for in-patient and out-patient medical services
- Does not have a deductible that exceeds \$1,500 Single / \$3,000 Family
- Includes Mental Health benefits
- Has a local provider network, allowing for claims to be paid at the highest amount.
- Does not contain any language limiting coverage on pre-existing conditions
- No personal (individual) policies, including travel polices, will be accepted.

- **All international students** are required to have health insurance. If you have health insurance through your family you must submit your current coverage for approval or purchase the student health insurance plan offered through Mercyhurst University for International Students. Information is available at the link listed above.

**All international students (who do not have US dual-citizenship) are billed for the plan on their student account. In order to remove this fee, current coverage under a parent or spouse must be submitted and approved by August 1, 2017.*

Minimum coverage for **International Students**:

- Offers at least 80% coverage for in-patient and out-patient medical services
- Does not have a deductible that exceeds \$1,500 Single / \$3,000 Family
- Includes Mental Health benefits
- Has a local provider network, allowing for claims to be paid at the highest amount.
- Does not contain any language limiting coverage on pre-existing conditions
- No personal (individual) policies, including travel polices, will be accepted.

- **All other students** are strongly advised but not required to have health insurance. Information about voluntary enrollment in the health insurance plan offered through Mercyhurst University is available at the link above.

Additional questions can be addressed by:

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