



2024-2025

# Student Health Insurance Plan: University of Southern Mississippi

## Who can enroll?

All domestic Graduate Assistants engaged in educational activities or research related activities and taking at least one credit hour will be automatically enrolled in this Insurance Plan unless proof of comparable coverage is provided. Residence Assistants and all full-time domestic students are eligible to enroll in this insurance plan on a voluntary basis.

Eligible students who do enroll may also insure their Dependents. **Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.**

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

1. If a Named Insured has Dependents on the date he or she is eligible for insurance.
2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:
  - a. On the date the Named Insured acquires a legal spouse.
  - b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of the Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

## Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring/Summer	Summer
Coverage dates	8/1/2024 – 7/31/2025	8/1/2024 – 12/31/2024	1/1/2025 – 7/31/2025	5/6/2025 – 7/31/2025
Student	\$2,314.00	\$970.00	\$1,344.00	\$552.00
Spouse	\$2,314.00	\$970.00	\$1,344.00	\$552.00
One Child	\$2,314.00	\$970.00	\$1,344.00	\$552.00
Two or More Children	\$4,628.00	\$1,940.00	\$2,688.00	\$1,104.00
Spouse and Two or More Children	\$6,942.00	\$2,910.00	\$4,032.00	\$1,656.00

Rates are subject to regulatory approval and may change.  
23COL4751-1700-1

## Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account [uhcsr.com/myaccount](https://uhcsr.com/myaccount)

Find an in-network provider [Choice Plus](#)

Find a prescription drug provider [Optum Rx](#)

Value-added benefits and services (Student Assist<sup>1</sup>, HealthiestYou<sup>2</sup>, UHC Global<sup>3</sup>) [uhcsr.com/myaccount](https://uhcsr.com/myaccount)

Student Health Center [www.uhcsr.com/usm](https://www.uhcsr.com/usm)

## Plan highlights

Metallic Level: Gold with actuarial value of 84.520%

Student Health Center Benefits:

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