



Important Student Insurance Information

One of the best ways students (and their parents) can prepare for the upcoming academic year is to make sure their health care needs will be met. Good health is essential for a full and successful academic life, which is why Caltech requires students to have adequate medical and dental insurance.

Medical Insurance

- Caltech offers a Student Health Insurance Plan through UnitedHealthcare StudentResources (UHCSR), designed to help students get the care they need easily, quickly and as cost-effectively as possible.
- When students need specialized care not available through the on campus Student Health and Counseling Center, assistance is available at the center to find qualified plan doctors, hospitals, and other providers close to campus.
- Behavioral health services are available at the Counseling Center. The Counseling Center maintains a UHC Preferred Provider network of behavioral health providers, many within walking distance of campus.
- The plan provides coverage when students are on campus, at home or traveling anywhere around the world.
- The plan also offers telemedicine benefits which provide 24/7 access to licensed Board Certified doctors in the U.S. for a \$0 copay. Telemedicine doctors can provide consultation, diagnosis, treatment, and prescriptions (in most U.S. states).

Waiver Option

- Students who have medical insurance that meets Caltech's waiver requirements can waive out of the Caltech Student Health Insurance Plan. Detailed information about the waiver requirements and process will be provided over the summer.
- The waiver requirements ensure a student's personal health insurance provides adequate coverage at Caltech, at home, and while traveling. Without adequate coverage, an unexpected health issue could make it difficult for students to receive care and could lead to unexpected expenses.
- If you choose to waive out of the Caltech Student Health Insurance Plan, make sure you understand how your current insurance works. Before coming to Caltech, collect all the necessary contact information in the event of illness or injury. It is the student's responsibility to find a local provider for care beyond what Caltech services provide.

Dental Insurance

- Caltech offers a separate Student Dental Insurance Plan, through Delta Dental. You may waive out of the Caltech dental plan without providing information on another dental plan.

Important Tips

- Before waiving the Caltech Student Health Insurance Plan, be sure to search your current insurance company's website to see what in-network providers are available near Caltech (doctors, behavioral health providers, specialists, hospitals, urgent care centers, pharmacies)
- To save money, always choose "preferred" doctors and dentists who are contracted with the Caltech Student Health Insurance Plan (or your other insurance)
- Be sure to visit the Caltech Health and Counseling Center websites to familiarize yourself with their resources

Important Websites

- Caltech Student Benefits Website: <http://hr.caltech.edu/department/s/total-rewards/students> (information for the 2020-2021 academic year will be available in July 2020)
- Student Wellness Services: wellness.caltech.edu
- UnitedHealthcare: uhcsr.com/caltech
- Delta Dental: www.deltadentalins.com/caltechstudentdental/

If you have any questions, please contact the Caltech Benefits Office at hrbenefits@caltech.edu.