Undergraduate Student Health & Dental Insurance Benefits

2019 - 2020

Rates are effective 9/1/19 - 8/31/20

Student Rate: $250
Student + Spouse/Partner: $1,188
Student + Child(ren): $1,084
Student + Family: $1,512

Student Health Insurance Program (SHIP)

Plan Highlights:
- Can choose any provider, although, participating providers = lower out of pocket costs
- Worldwide coverage
- $0 copay for immunizations, well-child care & other routine physicals; $50 copay for Emergency Room
- Other covered services: chiropractic, physical therapy, mental health visits and more.
- Medical evacuation & repatriation benefits
- OPM: $1,700 single / $3,400 family

3 Tier Prescription Drug Plan
- Tier 1: 25% coinsurance
- Tier 2: 50% coinsurance
- Tier 3: 50% coinsurance
- OPM: $1,000 single / $2,000 family

Student Dental Insurance Program

Plan Highlights:
- Can choose any provider, although, participating providers = lower out of pocket costs
- 3 Tier provider network: PPO, Premier, and non-participating
- No out of pocket costs for check ups and teeth cleaning
- Annual Maximum = $1,000 / person
- Tier 1 Deductible = $15 single / $45 family
- Tier 2 and 3 Deductible = $25 / $75
- Vision discount benefits

Who is Eligible for Student Insurance?

All undergrad, international and health science students are required to have health insurance.
- You must be a registered student attending classes at the time coverage begins.
- You may cover your spouse/domestic partner & dependent children (up to the end of the calendar year in which they turn 26.)

I already have insurance through another provider...

If you did not indicate that you already have insurance in your admissions profile, prior to your first semester, you must submit a Proof of Coverage form in MyUI by the deadline.

International & Health Science Students:
You must let our office know by submitting a Proof of Coverage form every year (or semester, if you obtained a new policy) in MyUI by the deadlines listed on the right:

Proof of Coverage Deadlines:
- Fall: September 9
- Spring: February 9
- Summer: June 9

What Plans are Available? What is the Cost?
The University offers health & dental insurance coverage to students through the Student Health Insurance Plan (SHIP), a group policy administered by Wellmark Blue Cross & Blue Shield of Iowa, and the Student Dental Plan, a group policy administered by Delta Dental of Iowa.

Billing of Premiums?
All premiums will be charged on a monthly basis to your University Bill and must be paid each month by the due date.

U-Bills are generated electronically on the first business day of the month. They are accessible through MyUI.

You may choose to have premiums deducted from a savings or checking account by completing the ACH Direct Debit form in the student insurance section of MyUI.

The University Benefits Office reserves the right to cancel coverage for non-payment of premium(s).

For U-Bill questions:
email: ubill@uiowa.edu
or call: (319) 335-0071

For more information on student insurance, visit: https://hr.uiowa.edu/benefits/student

Key Terms
- Premium: Your membership fee. It's what you pay to be covered by your health insurance.
- Co-pay: flat fee owed at the time you use a covered service.
- Co-insurance: percent billed to you after you use a covered service; or can be collected at time of service.
- Out-of-Pocket Maximum (OPM): most you'll pay each year for covered services.
WHERE CAN I GO FOR CARE?

ON CAMPUS/Local Area

- Call Student Health Nurseline - (319) 355-9704
  After clinic hours call (319) 384-8442
- Visit Student Health - (319) 335-8570
  Two Locations: Westlawn & Iowa Memorial Union
- UIQuick Care
  for locations visit https://uihc.org/ui-quickcare
- ANY Blue Cross/Blue Shield Provider
  Search for a medical provider: www.wellmark.com or ANY Delta Dental of Iowa Provider
  Search for a dental provider: www.deltadentalia.com
- Hospital Emergency Room

OFF CAMPUS/Worldwide Coverage

- Call Student Health Nurseline - (319) 355-9704
  After clinic hours call (319) 384-8442
- ANY Blue Cross/Blue Shield
  Search for a medical provider: www.wellmark.com or ANY Delta Dental of Iowa Provider
  Search for a dental provider: www.deltadentalia.com
- Non-Participating Blue Cross/Blue Shield Provider or dentist
  can result in higher out of pocket costs due to balance billing
- Hospital Emergency Room

HOW DO I TERMINATE MY COVERAGE?

Coverage will be continuous unless one of the following occurs:

You have graduated or withdrawn your enrollment from the University: Your coverage will terminate at the end of the month in which you cease to be registered for classes.

Note: A student wanting coverage over the summer session must either be registered for that session or registered for Fall prior to the end of spring semester.

You have obtained insurance from another carrier: Your coverage will terminate the last day of the month in which you gained coverage. You must login to MyUI, submit a cancellation request and you will be asked to provide proof of other coverage by submitting the new carriers name and your policy information.

SHIP and the Student Health Service fee are 2 different things. The Student Health Service fee is included in tuition for anyone enrolled 4 semester hours or more. You do not have to be enrolled in SHIP to utilize the services below.

- Unlimited student office visits with a healthcare provider at no cost
- Free visits with University Counseling Service
- Public health initiatives on campus
- Fitness consultations and nutrition counseling
- Outreach health education programs and events

Find out more information at: studenthealth.uiowa.edu/info/health-fee/

WHEN CAN I ENROLL?

You can enroll during Open Enrollment or with a qualifying event.
When you complete the form in MyUI, you will be able to choose an enrollment effective date. Below are the open enrollment periods:

Fall: August 1 to September 9
Spring: January 1 to February 9
Summer: May 1 to June 9

For qualifying event examples, visit: https://hr.uiowa.edu/benefits/changes

QUESTIONS?

Read your email, snail mail and keep your local address up-to-date in MyUI.

Always carry your insurance card or have it accessible electronically.

Remember:

Our dedicated Student Insurance Team is equipped to answer any and all of your insurance questions, Monday through Friday, 8am-5pm!

Our website:
hr.uiowa.edu/benefits/student
E-mail us: benefits-students@uiowa.edu
Call us:
319-335-2676

Step in the office to see us:
120 University Services Building
1st Floor
Iowa City, IA 52242

I paid a Student Health Service fee with my tuition, how does that work with SHIP?

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