**GRADUATE STUDENT & HEALTH SCIENCE MAJORS**
**HEALTH & DENTAL INSURANCE BENEFITS**

**ALL INTERNATIONAL & HEALTH SCIENCE STUDENTS ARE REQUIRED TO HAVE HEALTH INSURANCE**

What if I already have insurance?

You must submit a **Proof of Coverage form in MyUI every year (or semester, if you obtained a new policy)** by the deadlines listed on the right:

- **Fall:** September 9
- **Spring:** February 9
- **Summer:** June 9

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**WHAT PLANS ARE AVAILABLE? WHAT IS THE COST?**

### STUDENT HEALTH INSURANCE PROGRAM (SHIP)

**PREMIUM RATES / MONTH**
- Rates are effective 9/1/19 - 8/31/20

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Rate / Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$250</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$1,188</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$1,084</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$1,512</td>
</tr>
</tbody>
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**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

### UIGRADCARE PLAN

**PREMIUM RATES / MONTH**
- Rates are effective 9/1/19 - 8/31/20

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Rate / Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$361</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$730</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$1,688</td>
</tr>
</tbody>
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**PLAN HIGHLIGHTS**
- University Iowa Health Care providers only - UIHC or Student Health Clinic
- $0 copay for immunizations, well-child care & other routine physicals;
- $50 copay for Emergency Room, followed by 10% coinsurance
- Other covered services: chiropractic, physical therapy, mental health visits, vision and hearing exams.
- Medical evacuation & repatriation benefits
- OPM: $1,000 single / $1,700 for all other contracts

**PRESCRIPTION DRUGS**
- $7 copay or 25% coinsurance per prescription, whichever is greater.

### STUDENT DENTAL INSURANCE PLAN

**PREMIUM RATES / MONTH**
- Rates are effective 9/1/19 - 8/31/20

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Rate / Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$25</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$47</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$67</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$80</td>
</tr>
</tbody>
</table>

**PLAN HIGHLIGHTS**
- Can choose any provider, although, participating providers = lower out of pocket costs
- 5 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
**WHERE CAN I GO FOR CARE?**

**SHIP**
- Student Health (319) 355-8570; Two Locations: Westlawn & Iowa Memorial Union
- UIQuick Care & Urgent Care for locations visit https://uihc.org/ui-quickcare
- ANY Blue Cross/Blue Shield Provider Search for a medical provider: www.wellmark.com
- Non-Participating Blue Cross/Blue Shield Provider can result in higher out of pocket costs due to balance billing
- Call Student Health Nurseline (319) 355-9704; After clinic hours call (319) 584-8442
- Hospital Emergency Room

**UGRADCARE**
- Student Health (319) 355-8570; Two Locations: Westlawn & Iowa Memorial Union
- UIQuick Care & Urgent Care for locations visit https://uihc.org/ui-quickcare
- ONLY UIHC Providers Family Practice, Internal Medicine, Pediatrics or Community Medical Service Clinics Search for a medical provider: hr.uiowa.edu/ugradcare/clinic-locations
- Providers outside UIHC Only if you have been marked out of area with University Benefits for over 30 days or a referral from UIHC
- Call Student Health Nurseline (319) 355-9704; After clinic hours call (319) 384-8442
- Hospital Emergency Room

**STUDENT DENTAL**
- ANY Delta Dental of Iowa Provider Search for a dental provider: www.deltadentalia.com
- Participating Providers Will accept payment arrangements and file claims for you. Payment is made directly to these providers
- VS Non-Participating Providers Have not agreed to accept Delta Dental’s payment arrangements. You will be responsible for making payment to your provider.

**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 spring session or registered for fall prior to the end of spring semester.

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

**Questions?**

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: 319-355-2676
Visit us in person: 120 University Services Bldg 1st Floor, Iowa City

**WHEN CAN I ENROLL?**

You may enroll during Open Enrollment or with a qualifying event.

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

**OPEN ENROLLMENT PERIODS**
- **Fall:** August 1 to September 9
- **Spring:** January 1 to February 9
- **Summer:** May 1 to June 9

**HOW DO I PAY FOR INSURANCE?**

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.

**FOR U-BILL QUESTIONS:**
- **EMAIL:** ubill@uiowa.edu
- **OR CALL:** (319) 335-0071

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

**HOW DO I ENROLL?**

Enrolling in the health and/or the dental insurance is an easy process that you can do online through MyUI. Follow the simple steps below:

- Log into myui.uiowa.edu.
- Under **STUDENT INFORMATION** choose the + More button.
- Under **STUDENT LIFE MANAGEMENT** choose Student Insurance link.
- Choose the green button labeled "Enroll in Insurance".
- Fill out online form. Choose health and/or dental insurance, add dependents if needed.
- Read Agreement & Certification. Check the box if you agree.
- Submit enrollment to Benefits Office. You will get a Confirmation email.
- You will receive your insurance cards in 2-3 weeks.

(Always make sure your address is updated in MyUI)

You may enroll during Open Enrollment or with a qualifying event.

**HOT TIP:**
- Always carry your insurance card or have it accessible electronically.
- Read your email, snail mail and keep your local address up-to-date in MyUI.

**Questions?**

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

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