GRADUATE STUDENT & HEALTH SCIENCE MAJORS
HEALTH & DENTAL INSURANCE BENEFITS

2019-2020

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

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<tr>
<th></th>
<th>Student Only</th>
<th>Student + Spouse/Partner</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
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<tbody>
<tr>
<td>Student</td>
<td>$250</td>
<td>$1,188</td>
<td>$1,084</td>
<td>$1,512</td>
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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

3 TIER PRESCRIPTION DRUG PLAN
- Tier 1: 25% coinsurance
- Tier 2: 30% coinsurance
- Tier 3: 50% coinsurance
- OPM: $1,000 single / $2,000 family

UIGRADCARE PLAN

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

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<tr>
<td>Student</td>
<td>$361</td>
<td>$730</td>
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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
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<tr>
<td>Student</td>
<td>$25</td>
<td>$47</td>
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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

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:

DEADLINES
Fall: September 9
Spring: February 9
Summer: June 9

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

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

HOW CAN I GO FOR CARE?
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

UGRADCARE
Student Health
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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.

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 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 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.