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...

1st Year Undergrad Students: 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.

STUDENT HEALTH INSURANCE PROGRAM (SHIP)

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

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

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 / $5,400 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

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

<table>
<thead>
<tr>
<th></th>
<th>Student Only</th>
<th>Student + Spouse/Partner</th>
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<td>Premium</td>
<td>$25</td>
<td>$47</td>
<td>$67</td>
<td>$80</td>
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</tbody>
</table>

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

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.
- Deductible: dollar amount you pay up front before the plan starts to pay for covered services.

I ALREADY HAVE INSURANCE THROUGH ANOTHER PROVIDER...

If you already have insurance through an independent provider, you must submit a Proof of Coverage form in MyUI to let us know.

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INTERNATIONAL & HEALTH SCIENCE STUDEANTS:

You must submit 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

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**WHERE CAN I GO FOR CARE?**

**ON CAMPUS/Local Area**
- **Call Student Health Nurseline** - (319) 355-9704
  After clinic hours call (319) 584-8442
- **Visit Student Health** - (319) 355-8370
  Two Locations: Westlawn & Iowa Memorial Union
- **UIQuickCare**
  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) 584-8442
- **ANY Blue Cross/Blue Shield**
  Search for a medical provider: www.wellmark.com or
  ANY Delta Dental of Iowa Provider
- **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/

**REMEMBER!**

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.

**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

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

**Start Here**

Log in to myui.uiowa.edu

Under STUDENT INFORMATION choose the + More button

Under STUDENT LIFE MANAGEMENT choose Student Insurance Link

Submit enrollment to Benefits Office, You will get a Confirmation email

Read Agreement & Certification, Check the box if you agree.

Save and Send

Enroll in Insurance

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

E-mail us: benefits-students@uiowa.edu

Call us: 319-355-2676

Stop 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?**

Revised 6.19.19
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