

IOWA

Academic
Year

2020
2021

EMPLOYED GRADUATE STUDENT HEALTH & DENTAL INSURANCE BENEFITS

All international & health science students are required to have health insurance.

If you have insurance coverage through another provider...

...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

PLANS AVAILABLE TO YOU: Rates are effective 9/1/20 - 8/31/21

STUDENT HEALTH INSURANCE PROGRAM (SHIP)

RATES / MONTH



Student
Only

\$27.50



Student +
Spouse

\$356.40



Student +
Child(ren)

\$325.20



Student
+ Family

\$453.60

PLAN HIGHLIGHTS

- Can choose any provider, participating providers = lower out-of-pocket costs
- National 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
- Tier 4: 50% coinsurance
- OPM: \$1,000 single / \$2,000 family

UIGRADCARE

RATES / MONTH



Student
Only

\$39.70



Student +
Spouse

\$219



Student
+ Family

\$538.80

PLAN HIGHLIGHTS

- UI Health Care providers only - UIHC or Student Health
- \$0 copay for immunizations, well-child care & other routine physicals
- \$50 copay for ER, 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 family

PRESCRIPTION DRUGS

- \$7 copay or 25% coinsurance per prescription, whichever is greater.
- OPM: \$1,000 single / \$1,700 family

DENTAL

RATES / MONTH



Student
Only

\$3.75



Student +
Spouse

\$14.10



Student +
Child(ren)

\$20.10



Student
+ Family

\$24

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 single / \$75 family
- Vision discount benefits

Graduate students who hold a university appointment of at least 25% time, or a fellowship of at least \$5,000 for the semester or \$10,000 per academic year, and are registered for classes, are eligible to receive a contribution from the university toward the cost of health and dental insurance coverage.

FLEXIBLE SPENDING ACCOUNTS

Benefit eligible employed graduate students who are paid on a monthly basis and have income subject to state and federal tax withholding are eligible to participate in a healthcare and/or dependent care spending account.

A spending account allows you to deposit pre-tax money into an account to then be reimbursed for eligible healthcare and/or dependent care expenses. The plan year runs from Jan. 1 – Dec. 31. Any funds pledged to a spending account, for which eligible expenses are not incurred by Dec. 31, will be forfeited.

Changes to a spending account during the calendar year can only be made with a qualifying event (marriage/domestic partner agreement, divorce, birth or adoption of a child, etc.)

To learn more about the maximum annual contributions, eligible expenses and how to submit claims for reimbursement, visit our website at <https://hr.uiowa.edu/benefits/flexible-spending-accounts>. To enroll, complete the Salary Reduction Agreement for Spending Accounts form and return via email to benefits-students@uiowa.edu.

WHERE CAN I GO FOR CARE?




SHIP

- + Call Student Health Nurseline (319) 335-9704; After clinic hours call (319) 384-8442
- + Student Health (319) 335-8370; 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
- + Hospital Emergency Room

GRADCare

- + Call Student Health Nurseline (319) 335-9704; After clinic hours call (319) 384-8442
- + Student Health (319) 335-8370; Two Locations: Westlawn & Iowa Memorial Union
- + UIQuick Care & Urgent Care for locations visit <https://uihc.org/ui-quickcare>
- + ONLY UIHC Providers Search for a medical provider: hr.uiowa.edu/uigradcare/clinic-locations
- + Providers outside UIHC Only if you have been living out of area with University Benefits for over 30 days
- + 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 Delta Dental's payment arrangements. Patient is responsible for making payment to provider.



Always carry your insurance card(s) or have it accessible electronically.
Read your email, snail mail and keep your residing address up-to-date in MyUI.

WHEN AND HOW DO I ENROLL?

WHEN?

You can enroll during Open Enrollment or with a qualifying event. For qualifying event examples, please visit: <https://hr.uiowa.edu/benefits/benefits-overview/changing-benefits>.

Open Enrollment Periods: **FALL** August 1 to September 9 | **SPRING** January 1 to February 9 | **SUMMER** May 1 to June 9

HOW?

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

- 1 Log in to myui.uiowa.edu
- 2 Select the "Student Insurance" link, under STUDENT LIFE MANAGEMENT
- 3 Select the "+ More" button under STUDENT INFORMATION
- 4 Enroll in plan(s) you wish via the online form.

HOW DO I PAY FOR INSURANCE?

Insurance premiums are deducted from your paycheck monthly. The university insurance contribution begins the first of the month after your appointment and submission of an enrollment form in MyUI.

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 be 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. Your coverage will terminate the last day of the month in which you gained coverage.

Your employed graduate student appointment terminates & university contribution ends:

If you would like to continue coverage, a new enrollment is required in MyUI.

COBRA Coverage

In the case of a loss of coverage due to end of employment, your coverage generally may be continued for up to 18 months. After termination, a COBRA enrollment packet will be automatically generated and mailed out to your home address. You will have 60 days to elect coverage. COBRA coverage will begin the first of the month following loss of your other coverage. Find rates and more information here at <https://hr.uiowa.edu/benefits/benefits-overview/ui-students/employed-grad-students/cobra-coverage-employed-grad-students>

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/ui-student-insurance

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

Call us:
319-335-2676