

# IOWA

Academic  
Year  
**2020**  
**2021**

## GRADUATE STUDENT & HEALTH SCIENCE MAJORS

### HEALTH & DENTAL INSURANCE

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 following deadlines:

- Fall - Sep. 9
- Spring - Feb. 9
- Summer - Jun 9

## WHAT PLANS ARE AVAILABLE?

### UIGRADCARE PLAN

Rates are effective 9/1/2020 - 8/31/2021

 Student Only <b>\$397</b>	 Student + Spouse <b>\$730</b>	 Student + Family <b>\$1,796</b>
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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: chiro, 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.

### STUDENT HEALTH INSURANCE PROGRAM (SHIP)

Rates are effective 9/1/2020 - 8/31/2021

 Student Only <b>\$275</b>	 Student + Spouse <b>\$1,188</b>	 Student + Child(ren) <b>\$1,084</b>	 Student + Family <b>\$1,512</b>
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### 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: chiro, 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

### STUDENT DENTAL PLAN

Rates are effective 9/1/2020 - 8/31/2021

 Student Only <b>\$25</b>	 Student + Spouse <b>\$47</b>	 Student + Child(ren) <b>\$67</b>	 Student + Family <b>\$80</b>
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### 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

## WHEN CAN I ENROLL?

You may enroll during Open Enrollment or with a qualifying event. **For qualifying event examples, visit:**

[hr.uiowa.edu/benefits/benefits-overview/changing-benefits](http://hr.uiowa.edu/benefits/benefits-overview/changing-benefits)



### Open Enrollment Periods

Fall:  
Aug. 1 to Sep. 9  
Spring:  
Jan. 1 to Feb. 9  
Summer:  
May 1 to Jun. 9

## HOW DO I ENROLL?

Log in to  
[myui.uiowa.edu](http://myui.uiowa.edu)

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:

1. Under **STUDENT INFORMATION** choose the + More button.
2. Under **STUDENT LIFE MANAGEMENT** choose Student Insurance link.
3. Choose the green button labeled "Enroll in Insurance".
4. Fill out online form. Choose health and/or dental insurance, add dependents if needed.
5. Read Agreement & Certification. Check the box if you agree.
6. Submit enrollment to Benefits Office. You will receive a confirmation email.
7. Your cards should arrive at the address in your MyUI within 2-3 weeks after submitting your enrollment.



## 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](mailto:ubill@uiowa.edu)**

**or call: (319) 335-0071**

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

## WHERE CAN I GO FOR CARE?

### SHIP

**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](http://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) 335-9704; After clinic  
hours call (319) 384-8442



Hospital Emergency Room

### UIGRADCare

**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**  
Family Practice, Internal Medicine, Pediatrics  
or Community Medical Service Clinics  
Search for a medical provider:  
[hr.uiowa.edu/uigradcare/clinic-locations](http://hr.uiowa.edu/uigradcare/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) 335-9704; 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](http://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/ui-student-insurance](http://hr.uiowa.edu/benefits/ui-student-insurance)

**E-mail us:**  
[benefits-students@uiowa.edu](mailto:benefits-students@uiowa.edu)

**Call us:**  
319-335-2676