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

**What if I already have insurance?**

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**WHAT PLANS ARE AVAILABLE?**

**UIGRADCARE PLAN**

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

<table>
<thead>
<tr>
<th></th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rates</td>
<td>$397</td>
<td>$730</td>
<td>$1,796</td>
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</tbody>
</table>

**STUDENT HEALTH INSURANCE PROGRAM (SHIP)**

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

<table>
<thead>
<tr>
<th></th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
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<tbody>
<tr>
<td>Rates</td>
<td>$275</td>
<td>$1,188</td>
<td>$1,084</td>
<td>$1,512</td>
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**STUDENT DENTAL PLAN**

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

<table>
<thead>
<tr>
<th></th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
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</thead>
<tbody>
<tr>
<td>Rates</td>
<td>$25</td>
<td>$47</td>
<td>$67</td>
<td>$80</td>
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</tbody>
</table>

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**PLAN HIGHLIGHTS**

**UIGRADCARE PLAN**

- 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

**STUDENT HEALTH INSURANCE PROGRAM (SHIP)**

- 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

**STUDENT DENTAL PLAN**

- 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

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**PRESCRIPTION DRUGS**

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

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**3 TIER PRESCRIPTION DRUG PLAN**

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

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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

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All international & health science students are required to have health insurance.
You may enroll during Open Enrollment or with a qualifying event. For qualifying event examples, visit:
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?
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.

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

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/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) 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

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.

覆蓋將會在以下情況中斷開
- 你已經畢業或撤回了你從大學的報名：你的覆蓋將在該月內你停止報名的月末終止。
- 注意：學生要覆蓋的暑期必須在秋季或春季學期前報名。
- 你從另一個供應商獲得保險，你必須在MyUI上提交取消申請，並被要求提供其他覆蓋的證明，然後你將在該月內你獲得覆蓋的最後一天終止覆蓋。

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