

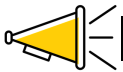
IOWA

Academic
Year
2020
2021

UNDERGRADUATE STUDENT HEALTH & DENTAL INSURANCE

ELIGIBILITY FOR STUDENT INSURANCE

1. You must be a degree seeking student **AND**
2. be registered for 5 or more credit hours each semester



All undergrad, international and health science students are required to have health insurance.

YOU 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 open enrollment deadlines.

DEADLINES:

Fall: Sep 9
Spring: Feb 9
Summer: Jun 9

INSURANCE PLANS AVAILABLE:

STUDENT HEALTH INSURANCE PROGRAM (SHIP)

RATES / MONTH

| | | | |
|---------------------|-------------------------|-----------------------------|-------------------------|
| Student Only | Student + Spouse | Student + Child(ren) | Student + Family |
| \$275 | \$1,188 | \$1,084 | \$1,512 |



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 ER visit
- 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 INSURANCE

RATES / MONTH

| | | | |
|---------------------|-------------------------|-----------------------------|-------------------------|
| Student Only | Student + Spouse | Student + Child(ren) | Student + Family |
| \$25 | \$47 | \$67 | \$80 |



PLAN HIGHLIGHTS

- Can choose any provider, 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



Rates are effective: 9/1/20 - 8/31/21

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 1st 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

KEY TERMS

Premium: Your membership fee. It's what you pay to be covered by your health insurance

Copay: flat fee owed at the time you use a covered service

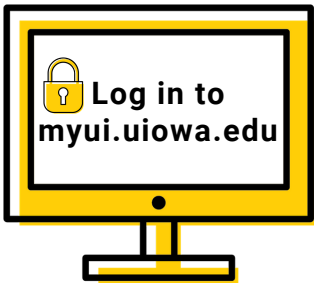
Coinsurance: percent billed to you after you use a covered service; or can be collected at time of service

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

HOW AND WHEN TO ENROLL:

Enrolling in the SHIP and/or the student dental insurance plan(s), is an easy process that you can do online through MyUI. Follow the simple steps below:



- Under STUDENT INFORMATION choose the + More button
- Under STUDENT LIFE MANAGEMENT, choose "Student Insurance" link
- Choose the green button labeled "Enroll in Insurance".
- Fill out online form. Choose health and/or dental insurance, add dependents if needed.
- Read Agreement & Certification. Check the box if you agree.
- Submit enrollment to Benefits Office. Look for a confirmation email.

Your insurance cards should arrive by mail, at the address in your MyUI profile, within 2-3 weeks after submitting your enrollment.



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.

Open Enrollment Periods:

Fall:
Aug 1 to Sep 9

Spring:
Jan 1 to Feb 9

Summer:
May 1 to Jun 9



For qualifying event examples, visit:

hr.uiowa.edu/benefits/benefits-overview/changing-benefits

WHERE TO GO FOR CARE:

ON CAMPUS/Local Area

- Call Student Health Nurseline - (319) 335-9704
After clinic hours call (319) 384-8442
- Visit Student Health - (319) 335-8370
Two Locations: Westlawn & Iowa Memorial Union
- UIQuick Care
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/National Coverage

- Call Student Health Nurseline - (319) 335-9704
After clinic hours call (319) 384-8442
- 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
- 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 TO TERMINATE COVERAGE:

Coverage will be continuous unless one of the following occurs:

You have graduated or withdrawn enrollment from UI:

Your coverage will terminate at the end of the month in which you cease to be registered for classes.

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.

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.

How your Student Health Service fee works with SHIP?

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/

QUESTIONS?

Our dedicated Student Insurance Team is equipped to answer any and all of your insurance questions, Monday through Friday, 8am-5pm.

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

Call us:
319-335-2676

website:
hr.uiowa.edu/benefits/ui-student-insurance

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