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.

**INSURANCE PLANS AVAILABLE:**

**STUDENT HEALTH INSURANCE PROGRAM (SHIP)**

**RATES / MONTH**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$275</td>
<td>$1,188</td>
<td>$1,084</td>
<td>$1,512</td>
</tr>
</tbody>
</table>

**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**

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

**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**

**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.

---

**DEADLINES:**
- Fall: Sep 9
- Spring: Feb 9
- Summer: Jun 9

**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
- Call: 319-335-0071

---

**INTERNATIONAL & HEALTH SCIENCE 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.

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.
**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:

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. Look for a confirmation email.

**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 www.deltadentalia.com
- 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 www.deltadentalia.com
- 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.

**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

Revised 7.10.2020
(c) The University of Iowa, 2020

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