

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?

Note: Premium rates are per month





### UIGRADCARE PLAN

Monthly Rates are effective 9/1/2021 - 8/31/2022

 Student Only \$407 per month	 Student + Spouse \$730 per month	 Student + Family \$1,796 per month
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### STUDENT HEALTH INSURANCE PROGRAM (SHIP)

Monthly Rates are effective 9/1/2021 - 8/31/2022

 Student Only \$300 per month	 Student + Spouse \$1,188 per month	 Student + Child(ren) \$1,084 per month	 Student + Family \$1,512 per month
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### STUDENT DENTAL PLAN

Monthly Rates are effective 9/1/2021 - 8/31/2022

 Student Only \$25 per month	 Student + Spouse \$47 per month	 Student + Child(ren) \$67 per month	 Student + Family \$80 per month
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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.
- OPM: \$1,000 single / \$1,700 family

#### PLAN HIGHLIGHTS

- Can choose any provider, participating providers = lower out-of-pocket costs
- Worldwide 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

#### 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 through DeltaVision

## 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?

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

**Call Student Health Nurseline**  
(319) 335-9704; After clinic  
hours call (319) 384-8442

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

Hospital Emergency Room



### UIGRADCare

**Student Health**  
(319) 335-8370; Two Locations:  
Westlawn & Iowa Memorial Union

**Call Student Health Nurseline**  
(319) 335-9704; After clinic  
hours call (319) 384-8442

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](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.

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 summer session or registered for fall before the end of the 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, 8:30am-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