All international & health science students are **required** to have health 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?

#### UGRADCARE PLAN

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost per month</strong></td>
<td>$407</td>
<td>$730</td>
<td>$1,796</td>
</tr>
</tbody>
</table>

#### 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

#### STUDENT HEALTH INSURANCE PROGRAM (SHIP)

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost per month</strong></td>
<td>$300</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
- 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

#### STUDENT DENTAL PLAN

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Student Only</th>
<th>Student + Spouse</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost per month</strong></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
- 5 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
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.

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.

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.

For U-Bill questions:
email: ubill@uiowa.edu
or call: (319) 335-0071