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

**STUDENT HEALTH INSURANCE PROGRAM (SHIP)**

<table>
<thead>
<tr>
<th>RATES / MONTH</th>
<th>Undergrad:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$300</td>
</tr>
<tr>
<td>Student + Spouse</td>
<td>$1,188</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$1,084</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$1,512</td>
</tr>
</tbody>
</table>

**STUDENT DENTAL INSURANCE**

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

**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.

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 on the last day of the month in which you gained coverage. You must log in to MyUI, submit a cancellation request, and you will be asked to provide proof of other coverage by submitting the new carrier's 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 Fee works with SHIP?
SHIP and the Student Health Fee are two different things. The Student Health Fee is included in tuition for anyone enrolled for five 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
- 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, Mon - Fri, 8:30am-5pm.
E-mail us:
benefits-students@uiowa.edu
Call us:
319-335-2676
website:
hr.uiowa.edu/benefits/benefits-overview/qualifying-event