ALL INTERNATIONAL & HEALTH SCIENCE STUDENTS
MUST HAVE HEALTH INSURANCE.

If you already have health coverage, and will not need the University of Iowa student insurance, you must submit a Proof of Coverage form within MyUI every year (or semester, if you obtained a new policy) by the following deadlines:

- **FALL**: Sep. 9
- **SPRING**: Feb. 9
- **SUMMER**: Jun. 9

**MONTHLY PREMIUM RATES**

Monthly Rates are effective 9/1/2022 - 8/31/2023

<table>
<thead>
<tr>
<th></th>
<th>Student</th>
<th>+ Spouse</th>
<th>+ Child</th>
<th>+ Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SHIP</strong></td>
<td>$32.50</td>
<td>$386.10</td>
<td>$352.20</td>
<td>$476.40</td>
</tr>
<tr>
<td><strong>UIGRADCARE</strong></td>
<td>$44.10</td>
<td>$237.30</td>
<td>n/a</td>
<td>$583.50</td>
</tr>
<tr>
<td>Dental</td>
<td>$3.75</td>
<td>$14.10</td>
<td>$20.10</td>
<td>$24.00</td>
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</tbody>
</table>

**UI contribution towards premiums**

Graduate students who hold a university appointment of at least 25% time, or a fellowship of at least $5,000 for the semester or $10,000 per academic year, and are registered for classes, are eligible to receive a contribution from the university toward the cost of health and dental insurance coverage.

**Billing of premiums**

Insurance premiums are deducted from your paycheck monthly. The university insurance contribution begins the first of the month after your appointment and submission of an enrollment form in MyUI.

**WHERE TO GO FOR CARE**

- **Call Student Health Nurseline**: 319-335-9704
- **Visit Student Health**: 319-335-9704
- **Visit UI QuickCare or UI Urgent Care**: [UIHC.ORG/UI-QUICKCARE](UIHC.ORG/UI-QUICKCARE)
- **Visit ANY Wellmark Blue Cross/Blue Shield Provider**: [WELLMARK.COM/FINDER](WELLMARK.COM/FINDER)
- **Visit ANY Delta Dental of Iowa Provider**: [DELTADENTALIA.COM/FIND-A-PROVIDER/](DELTADENTALIA.COM/FIND-A-PROVIDER/)
- **Visit Student Health**: 319-335-9704
- **Visit Student Health Clinic**: [STUDENTHEALTH.UIOWA.EDU/VISIT-STUDENT-HEALTH](STUDENTHEALTH.UIOWA.EDU/VISIT-STUDENT-HEALTH)
- **Visit ANY Delta Dental of Iowa Provider**: DELTADENTALIA.COM/FIND-A-PROVIDER/
HOW TO ENROLL in Student Insurance

You can enroll during one of the student open enrollment periods or with a qualifying event. Enrolling in SHIP, UIGRADCare or the student dental plan is an easy process that you can do online through MyUI. Follow the simple steps below:

- **Log in to your MyUI**
  1. Under STUDENT INFORMATION choose the “+ More” button
  2. Under STUDENT LIFE MANAGEMENT, choose the "Student Insurance" link
  3. Select the green button labeled ’Enroll in Insurance’
  4. Fill out the online form. Choose health and/or dental insurance, add dependents if needed
  5. Read Agreement and Certification. Check the box that you agree.
  6. Submit enrollment to the Benefits Office. Watch for a confirmation workflow email.

- **Open Enrollment Periods**
  
<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug. 1 to Sep. 9</td>
<td>Jan. 1 to Feb. 9</td>
<td>May 1 to Jun. 9</td>
</tr>
</tbody>
</table>

HOW TO TERMINATE COVERAGE

Coverage will be continuous unless one of the following occurs:

- **You have graduated or withdrawn your enrollment**
  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:**
  You must submit a cancellation request in MyUI and you will be asked to provide proof of other coverage. Your coverage will terminate on the last day of the month in which you gained coverage.

- **Your employed grad appointment terminates:**
  If your appointment terminates and the university contribution ends, you may continue coverage by submitting a new enrollment through MyUI.

- **COBRA Coverage**
  In the case of a loss of coverage due to end of employment, your coverage generally may be continued for up to 18 months with COBRA continuation coverage.
  
  After termination, a COBRA enrollment packet will be automatically generated and mailed out to your home address. You will have 60 days to elect coverage. COBRA will begin the first of the month following loss of your other coverage. Find rates and more information on the benefits website.

CONTACT INFORMATION

University Benefits Office
University of Iowa Human Resources
120 USB
Iowa City, IA 52242

Student Insurance Team
benefits-students@uiowa.edu

FLEXIBLE SPENDING ACCOUNTS

Benefit-eligible employed graduate students who are paid on a monthly basis and have income subject to state and federal tax withholding are eligible to participate in a healthcare and/or dependent care spending account.

- **A spending account allows you to:**
  Deposit pre-tax money into an account to then be reimbursed for eligible healthcare and/or dependent care expenses. The plan year runs from Jan. 1 - Dec. 31.

- **Changes to a spending account**
  Changes can be made during the calendar year can only be made with a qualifying event (marriage/domestic partner agreement, divorce, birth or adoption of a child, etc.)

To learn more and enroll

Find more information about the max contribution, eligible expenses, and how to submit claims for reimbursement. To enroll, complete the Salary Reduction Agreement for Spending Accounts Form and return it to benefits-students@uiowa.edu

OPEN ENROLLMENT PERIODS

Your insurance cards should arrive by mail, at the address in your MyUI profile, within 2-3 weeks after your enrollment has been processed by the Benefits Office.

HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE/EMPLOYED-GRADUATE/COBRA-COVERAGE

HR.UIOWA.EDU/BENEFITS/FLEXIBLE-SPENDING-ACCOUNTS

HR.UIOWA.EDU/BENEFITS/CHANGING-BENEFITS/QUALIFYING-EVENTS

HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE

Revised 7.28.22