

# GRADUATE STUDENT & HEALTH SCIENCE MAJORS

## HEALTH & DENTAL INSURANCE

### PLANS AVAILABLE

#### UI SHIP

##### PLAN HIGHLIGHTS

- Can choose any provider worldwide. Participating providers=lower out-of-pocket costs.
- \$0 copay for immunizations, well-child care, and other routine physicals; \$50 copay for an ER visit.
- Other covered services: chiro, physical therapy, mental health visits.
- Medical evacuation & repatriation benefits
- OPM: \$1,700 single/\$3,400 family
- 3 tier prescription drug plan: Tier 1- 25%, Tier 2- 30\$, Tier 3- 50%. OPM: \$1,000 single/\$2,000 family

#### UI GRADCARE

##### 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 an ER visit, 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 Drug Plan: \$7 copay or 25% coinsurance per Rx, whichever is greater. OPM: \$1,000 single/\$1,700 family.

#### DENTAL

##### PLAN HIGHLIGHTS

- Can choose any provider.
- 3 Tier provider network: PPO, Premier & non-participating
- No out-of-pocket costs for check-ups and teeth cleaning
- Annual Max=\$1,000/person
- Tier 1 Deductible=\$15 single/\$45 family
- Tier 2 & 3 Deductible= \$25/\$75
- Vision discount benefits through DeltaVision

### MONTHLY PREMIUM RATES

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

	Student	+ Spouse	+ Child	+ Family
SHIP	\$325	\$1,287	\$1,174	\$1,588
UIGRADCARE	\$441	\$791	n/a	\$1,945
Dental	\$25	\$47	\$67	\$80

#### ► 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 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 "Bank Information - Automated Payment" form in MyUI under Financial Aid and Billing.

**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).*

### REQUIRED

#### INTERNATIONAL & HEALTH SCIENCE STUDENTS

#### MUST HAVE HEALTH INSURANCE COVERAGE.

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 Semester

**Sep. 9**

##### ► Spring Semester

**Feb. 9**

##### ► Summer Semester

**Jun. 9**

## WHERE TO GO FOR CARE



Call Student Health Nurseline | 319-335-9704  
After clinic hours call UIHC Nurseline | 319-384-8442



Visit Student Health | 319-335-9704  
➔ [STUDENTHEALTH.UIOWA.EDU/VISIT-STUDENT-HEALTH](https://STUDENTHEALTH.UIOWA.EDU/VISIT-STUDENT-HEALTH)



Visit UI QuickCare or UI Urgent Care  
➔ [UIHC.ORG/UI-QUICKCARE](https://UIHC.ORG/UI-QUICKCARE) ➔ [UIHC.ORG/UI-URGENT-CARE](https://UIHC.ORG/UI-URGENT-CARE)



Visit ANY Wellmark Blue Cross/Blue Shield Provider  
➔ [WELLMARK.COM/FINDER](https://WELLMARK.COM/FINDER)



Visit ANY Delta Dental of Iowa Provider  
➔ [DELTADENTALIA.COM/FIND-A-PROVIDER/](https://DELTADENTALIA.COM/FIND-A-PROVIDER/)



Hospital emergency room



## HOW 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:

### ▶ 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.

### ▶ Insurance ID Cards

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.

### ▶ Open Enrollment Periods

You can enroll or make changes during any of the Open Enrollment periods or with a qualifying event.

<u>Fall Semester</u>	<u>Spring Semester</u>	<u>Summer Semester</u>
Aug. 1 to Sep. 9	Jan. 1 to Feb. 9	May 1 to Jun. 9

### ▶ Coverage over the summer

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.

## 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. If you wish to continue student insurance after leaving the University, please visit the Departing Student Insurance information on our website.

➔ [HR.UIOWA.EDU/BENEFITS/DEPARTING-STUDENT-BENEFITS](https://HR.UIOWA.EDU/BENEFITS/DEPARTING-STUDENT-BENEFITS)

### ▶ 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.

## CONTACT INFORMATION

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

**Student Insurance Team**  
benefits-students@uiowa.edu

➔ [HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE](https://HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE)