ELIGIBILITY REQUIREMENTS

- Eligibility Requirements
  1. Must be a degree-seeking student AND
  2. Be registered for five or more credit hours each semester

- Who is required to have insurance?
  All undergraduate, international, and health science students are required to have health insurance. If you are covered under another insurance policy (i.e., a parent’s policy), and did not indicate this in your admissions profile, you must submit a Proof of Coverage form in MyUI by the deadline.

Proof of Coverage Submission Deadlines
- Fall semester - Sep. 9
- Spring semester - Feb. 9
- Summer semester - Jun. 9

STUDENT HEALTH FEE & 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

INSURANCE PLANS AVAILABLE

- **Student Health Insurance Program (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

- **Student Dental Insurance**
  - 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 checkups and teeth cleaning
    - Annual maximum = $1,000/person
    - Tier 1 deductible = $15 single/$45 family
    - Tier 2 and 3 deductible = $25 single/$75 family
    - Vision discount benefits through DeltaVision

- **Monthly Premium Rates**
  **Premium rates 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>
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<tbody>
<tr>
<td>SHIP</td>
<td>$325</td>
<td>$1,287</td>
<td>$1,174</td>
<td>$1,588</td>
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<tr>
<td>Dental</td>
<td>$25</td>
<td>$47</td>
<td>$67</td>
<td>$80</td>
</tr>
</tbody>
</table>

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 or call: 319-335-0071*

The University Benefits Office reserves the right to cancel coverage for non-payment of premium(s).
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]

- Visit UI QuickCare or UI Urgent Care
  - [UIHC.ORG/UI-QUICKCARE] [UIHC.ORG/UI-URGENT-CARE]

- Visit ANY Wellmark Blue Cross/Blue Shield Provider
  - [WELLMARK.COM/FINDER]

- Visit ANY Delta Dental of Iowa Provider
  - [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 “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
  - You can enroll or make changes during any of the Open Enrollment periods or with a qualifying event.
    - Fall Semester
      - Aug. 1 to Sep. 9
    - Spring Semester
      - Jan. 1 to Feb. 9
    - Summer Semester
      - May 1 to Jun. 9

- 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.

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.

- 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]