

# GRADUATE STUDENT & HEALTH SCIENCE MAJORS

## HEALTH & DENTAL INSURANCE

### PLANS AVAILABLE

#### UI SHIP

##### PLAN HIGHLIGHTS

- Administered by Wellmark Blue Cross & Blue Shield of Iowa & South Dakota.
- Alliance Select Provider Network
- Can choose any provider worldwide. Participating providers = lower out-of-pocket costs.
- Deductible: \$500 single/\$1,000 family
- In-network coinsurance: 20% after deductible
- Copay: \$25 primary care, \$50 specialist, \$150 ER
- \$0 copay for immunizations and mental health office visits
- Free telehealth, including mental health visits, through Doctor on Demand
- Out-of-pocket Maximum (OPM) - combined for health and pharmacy: \$5,000 single/\$10,000 family
- Blue Rx Value Plus formulary with 3-tier prescription drug plan - Tier1: 25%, Tier 2: 30%, Tier 3: 50%

#### UI GRADCARE

##### PLAN HIGHLIGHTS

- University Iowa Health Care providers only - 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 are chiro, physical therapy, mental health visits, and vision and hearing exams.
- 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

- Administered by Delta Dental of Iowa
- 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 September 1, 2025, to August 31, 2026

	Student	+ Spouse	+ Child	+ Family
SHIP	\$292	\$1,080	\$898	\$1,253
UIGRADCARE	\$472	\$926	n/a	\$2,381
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
- SHIP plan members can talk to a physician or mental health provider online with Doc on Demand: ➔ [DOCTORONDEMAND.COM](https://doctorondemand.com)



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)



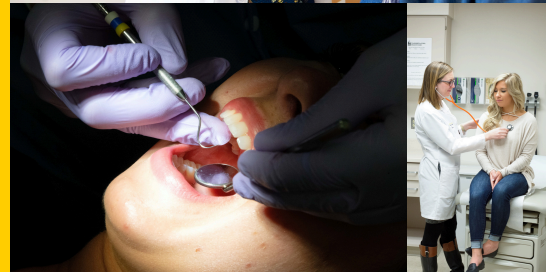
- SHIP members can visit ANY provider-Alliance Select provider will result in lower costs.
  - UIGRADCare members MUST use UI Health Care providers.
- ➔ [WELLMARK.COM/FINDER](https://WELLMARK.COM/FINDER)



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.

#### Fall Semester

Aug. 1 to Sep. 9

#### Spring Semester

Jan. 1 to Feb. 9

#### Summer Semester

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:

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. Your coverage will terminate on the last day of the month in which you gained coverage.

## 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)