

ACADEMIC YEAR 2025-2026

UNDERGRAD *insurance* OVERVIEW

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. Health Science and international students covered by another insurance policy (i.e., a parent's policy) MUST submit proof of other coverage to the Benefits Office in MyUI by the deadlines to waive UI insurance.

Proof of Coverage Submission Deadlines

- Fall semester - Sep. 9
- Spring semester - Feb. 9
- Summer semester - Jun. 9

INSURANCE PLANS AVAILABLE

► Student **Health** Insurance Program (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%

► Student **Dental** Insurance

Plan Highlights

- Administered by Delta Dental of Iowa
- 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

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

→ STUDENTHEALTH.UIOWA.EDU/APPOINTMENTS/HEALTH-FEECOSTS

► Monthly Premium Rates

Rates are effective September 1, 2025 to August 31, 2026

	Student	+ Spouse	+ Child	+ Family
SHIP	\$292	\$1,080	\$898	\$1,253
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 or call: 319-335-0071

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

→ HR.UIOWA.EDU/BENEFITS/STUDENT-INSURANCE/UNDERGRADUATE

WHERE TO GO FOR CARE



Call Student Health Nurseline | 319-335-9704



Visit Student Health | 319-335-9704

→ STUDENTHEALTH.UIOWA.EDU/VISIT-STUDENT-HEALTH



Talk to a physician or mental health provider online with Doctor on Demand

→ DOCTORONDEMAND.COM



Get same day care and visit a UI QuickCare or UI Urgent Care

→ UIHC.ORG/UI-QUICKCARE



Visit ANY Wellmark Blue Cross/Blue Shield of Iowa & South Dakota Provider - Alliance Select Providers will result in lower costs.

→ 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 the 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	Spring Semester	Summer Semester
Aug. 1 to Sep. 9	Jan. 1 to Feb. 9	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:

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.

→ HR.UIOWA.EDU/BENEFITS/DEPARTING-STUDENT-BENEFITS

CONTACT INFORMATION

University Benefits Office

University of Iowa Human Resources
120 University Services Building
Iowa City, IA 52242

Student Insurance Team

benefits-students@uiowa.edu

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

