

IOWA

EMPLOYED GRAD STUDENT *Benefits Overview*

Academic Year 2026-2027

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	SPRING	SUMMER
Sep. 9	Feb. 9	Jun. 9

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 - Tier 1: 25%, Tier 2: 30%, Tier 3: 50%

UI GRADCARE PLAN HIGHLIGHTS

- University of 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: chiro, physical therapy, mental health visits, 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

→ [HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE/EMPLOYED-GRAD-BENEFITS](https://hr.uiowa.edu/benefits/ui-student-insurance/employed-grad-benefits)

MONTHLY PREMIUM RATES

Monthly Rates are effective 9/1/2026 - 8/31/2027

	Student	+ Spouse	+ Child	+ Family
SHIP	\$31.20	\$333.00	\$282.90	\$402.00
UIGRADCARE	\$49.50	\$297.00	n/a	\$763.80
DENTAL	\$3.75	\$14.10	\$20.10	\$24.00

► 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
- **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
→ [HTTPS://STUDENTHEALTH.UIOWA.EDU/APPOINTMENTS](https://studenthealth.uiowa.edu/appointments)
- Visit UI Health Care QuickCare or Urgent Care
→ [UIHC.ORG/UI-QUICKCARE](https://uihc.org/ui-quickcare)

- Hospital Emergency Room



- **SHIP plan members** (Alliance Select providers), search for a provider on Wellmark's website at:
→ [Wellmark.com/member/find-provider](https://wellmark.com/member/find-provider)

- **UIGRADCare plan members** MUST use UI Health Care providers.
- Students may only visit providers outside of UI Health Care if they have been living out of the area for over 30 days and have notified University Benefits.

→ [HR.UIOWA.EDU/BENEFITS/HEALTH-INSURANCE/STUDENTS-HEALTH-PLANS/GRAD-AND-HEALTH-SCIENCE-STUDENTS/UIGRADCARE-PROVIDERS](https://hr.uiowa.edu/benefits/health-insurance/students-health-plans/grad-and-health-science-students/uigradcare-providers)



- Visit ANY Delta Dental of Iowa Provider
→ [DELTA DENTALIA.COM/FIND-A-PROVIDER/](https://deltadentalia.com/find-a-provider/)

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

→ [HR.UIOWA.EDU/BENEFITS/FLEXIBLE-SPENDING-ACCOUNTS](https://hr.uiowa.edu/benefits/flexible-spending-accounts)

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.

► 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	Spring Semester	Summer Semester
Aug. 1 to Sep. 9	Jan. 1 to Feb. 9	May 1 to Jun. 9

► Needing to Make a Change

Most benefit changes are only allowed during enrollment periods or after a qualifying life event (such as marriage, birth, or loss of coverage). To update your benefits, submit your request through MyUI within 30 days of the event, or 60 days if a birth or adoption.

→ [HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE/STUDENT-INSURANCE-OVERVIEW/CHANGING-YOUR-BENEFITS](https://hr.uiowa.edu/benefits/ui-student-insurance/student-insurance-overview/changing-your-benefits)

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:

When your appointment terms, the university contribution ends. If you are still a student, you may continue coverage by submitting a new enrollment form in 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.

→ [HTTPS://HR.UIOWA.EDU/BENEFITS/UI-STUDENT-INSURANCE/EMPLOYED-GRAD-BENEFITS#COBRA](https://hr.uiowa.edu/benefits/ui-student-insurance/employed-grad-benefits#COBRA)

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)