## What Plans Are Available? What is the Cost?

### Student Health Insurance Program (SHIP)

#### Premium Rates / Month

Rates are effective 9/1/18 - 8/31/19

<table>
<thead>
<tr>
<th>Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$215</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$1,188</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$1,084</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$1,512</td>
</tr>
</tbody>
</table>

**Plan Highlights**
- Can choose any provider, although, participating providers = lower out of pocket costs
- Worldwide coverage
- $0 co-pay for immunizations, well-child care & other routine physicals;
- $50 co-pay for Emergency Room
- Other covered services: chiropractic, physical therapy, mental health visits and more.
- Medical evacuation & repatriation benefits
- OPM: $1,700 single / $3,400 family

### UGRADCare Plan

#### Premium Rates / Month

Rates are effective 9/1/18 - 8/31/19

<table>
<thead>
<tr>
<th>Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$347</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$730</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$1,445</td>
</tr>
</tbody>
</table>

**Plan Highlights**
- University Iowa Health Care providers only - UIHC or Student Health Clinic
- $0 co-pay for immunizations, well-child care & other routine physicals;
- $50 co-pay for Emergency Room, followed by 10% co-insurance
- Other covered services: chiropractic, physical therapy, mental health visits, vision and hearing exams.
- Medical evacuation & repatriation benefits
- OPM: $1,000 single / $1,700 for all other contracts

**Prescription Drugs**
- $7 co-pay or 25% co-insurance per prescription, whichever is greater.

### Student Dental Insurance Plan

#### Premium Rates / Month

Rates are effective 9/1/18 - 8/31/19

<table>
<thead>
<tr>
<th>Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$25</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$45</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$67</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$80</td>
</tr>
</tbody>
</table>

**Plan Highlights**
- Can choose any provider, although, participating providers = lower out of pocket costs
- 5 Tier provider network: PPO, Premier, and non-participating
- No out of pocket costs for check-ups and teeth cleaning
- Annual Maximum = $1,000 / person
- Tier 1 Deductible = $15 single / $45 family
- Tier 2 and 3 Deductible = $25 / $75
- Vision discount benefits
WHEN CAN I ENROLL?
You may enroll during Open Enrollment or with a qualifying event.
For qualifying event examples, visit: https://hr.uiowa.edu/benefits/changes

OPEN ENROLLMENT PERIODS
Fall: August 1 to September 9
Spring: January 1 to February 9
Summer: May 1 to June 9

HOW DO I PAY FOR INSURANCE?
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 ACH Direct Debit form in the student insurance section of MyUI.

FOR U-BILL QUESTIONS:
EMAIL: ubill@uiowa.edu
CALL: (319) 335-0071

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

WHERE CAN I GO FOR CARE?

SHIP
Student Health and Wellness
(319) 335-8570; Two Locations: Westlawn & Iowa Memorial Union
UI Quick Care & Urgent Care
for locations visit https://uihc.org/ui-quickcare

ANY Blue Cross/Blue Shield Provider
Search for a medical provider: www.wellmark.com

Non-Participating Blue Cross/Blue Shield Provider can result in higher out of pocket costs due to balance billing

Call Student Health Nurseline
(319) 335-9704; After clinic hours call (319) 384-8442
Hospital Emergency Room

UGRADCARE
Student Health and Wellness
(319) 335-8570; Two Locations: Westlawn & Iowa Memorial Union
UI Quick Care & Urgent Care
for locations visit https://uihc.org/ui-quickcare

ONLY UIHC Providers
Family Practice, Internal Medicine, Pediatrics or Community Medical Service Clinics
Search for a medical provider: hr.uiowa.edu/ugradcare/clinic-locations

Providers outside UIHC
Only if you have been marked out of area with University Benefits for over 30 days or a referral from UIHC

Call Student Health Nurseline
(319) 335-9704; After clinic hours call (319) 384-8442
Hospital Emergency Room

STUDENT DENTAL
ANY Delta Dental of Iowa Provider
Search for a dental provider: www.deltadentalia.com

Participating Providers
Will accept payment arrangements and file claims for you. Payment is made directly to these providers

VS
Non-Participating Providers
Have not agreed to accept Delta Dental’s payment arrangements. You will be responsible for making payment to your provider.

HOW DO I TERMINATE MY COVERAGE?
Coverage will be continuous unless one of the following occurs:

You have graduated or withdrawn your enrollment from the University: Your coverage will terminate at the end of the month in which you cease to be registered for classes.

Note: A student wanting coverage over the summer session must either be registered for that spring session or registered for fall prior to the end of spring semester.

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 by submitting the new carriers name and your policy information. Your coverage will terminate the last day of the month in which you gained coverage.

QUESTIONS?
Our dedicated Student Insurance Team is equipped to answer any and all of your insurance questions, Monday through Friday, 8am-5pm!

Our website:
hr.uiowa.edu/benefits/student
E-mail us:
benefits-students@uiowa.edu
Call us:
319-335-2676
Visit us in person:
120 University Services Bldg
1st Floor, Iowa City

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