WHO IS ELIGIBLE FOR STUDENT INSURANCE?
All undergrad, international and health science students are required to have health insurance.
- Students registered for only Guided Independent Study Courses are NOT eligible to participate.
- You must be a registered student attending classes at the time coverage begins. You must be registered in at least one semester-long class.
- You may cover your spouse/domestic partner & dependent children (up to the end of the calendar year in which they turn 26.)

I ALREADY HAVE INSURANCE THROUGH ANOTHER PROVIDER...

1st Year Undergrad Students: If you did not indicate that you already have insurance in your admissions profile, prior to your first semester, you must submit a Proof of Coverage form in MyUI by the deadline.
International & Health Science Students: You must let our office know by submitting a Proof of Coverage form every year (or semester, if you obtained a new policy) in MyUI by the deadlines listed on the right:

PROOF OF COVERAGE DEADLINES:
Fall: September 9
Spring: February 9
Summer: June 9

WHAT PLANS ARE AVAILABLE? WHAT IS THE COST?
The University offers health & dental insurance coverage to students through the Student Health Insurance Plan (SHIP), a group policy administered by Wellmark Blue Cross & Blue Shield of Iowa, and the Student Dental Plan, a group policy administered by Delta Dental of Iowa.

STUDENT HEALTH INSURANCE PROGRAM (SHIP)

SHIP PREMIUM RATES / MONTH
Rates are effective 9/1/18 – 8/31/19

<table>
<thead>
<tr>
<th>Plan</th>
<th>Student Only</th>
<th>Student + Spouse/Partner</th>
<th>Student + Child(ren)</th>
<th>Student + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price</td>
<td>$215</td>
<td>$1,188</td>
<td>$1,084</td>
<td>$1,512</td>
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</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 / $5,400 family

3 TIER PRESCRIPTION DRUG PLAN
- Tier 1: Generic drugs; 25% co-insurance
- Tier 2: Name brand drugs; 50% co-insurance
- Tier 3: Non-preferred; 50% co-insurance
- OPM: $1,000 single / $2,000 family

For more information on student insurance, visit: https://hr.uiowa.edu/benefits/student

STUDENT DENTAL INSURANCE PROGRAM

DENTAL PREMIUM RATES / MONTH
Rates are effective 9/1/18 – 8/31/19

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

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 ACH Direct Debit form in the student insurance section of MyUI.

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

For U-Bill questions:
email: ubill@uiowa.edu
or call: (319) 335-0071

KEY TERMS
- Premium: Your membership fee, it's what you pay to be covered by your health insurance.
- Co-pay: flat fee owed at the time you use a covered service
- Co-insurance: percent billed to you after you use a covered service, or can be collected at time of service
- Out-of-Pocket Maximum (OPM): most you'll pay each year for covered services
- Deductible: dollar amount you pay up front before the plan starts to pay for covered services
**HOW DO I ENROLL?**

Enrolling in the SHIP and/or the dental insurance is an easy process that you can do online through MyUI. Follow the simple steps below:

1. Log in to myui.uiowa.edu
2. Under STUDENT INFORMATION choose the + More button
3. Under STUDENT LIFE MANAGEMENT choose student insurance link

You will receive your cards in 2-3 weeks. (Make sure your address is updated in MyUI)

Submit enrollment to Benefits Office. You will get a Confirmation email

Read Agreement & Certification. Check the box if you agree.

Fill out online form. Choose health and/or dental insurance, add dependents if needed

**WHERE CAN I GO FOR CARE?**

**ON CAMPUS/Local Area**

1. **Call Student Health Nurseline** - (319) 355-9704
   - After clinic hours call (319) 584-8442
2. **Visit Student Health and Wellness** - (319) 355-8370
   - Two Locations: Westlawn & Iowa Memorial Union
3. **UI Quick Care**
   - For locations visit: https://uihc.org/ui-quickcare
4. **ANY Blue Cross/Blue Shield Provider**
   - Search for a medical provider: www.wellmark.com or www.deltadentia.com
5. **ANY Delta Dental of Iowa Provider**
   - Search for a dental provider: www.deltadentia.com
6. **Hospital Emergency Room**

**OFF CAMPUS/Worldwide Coverage**

1. **Call Student Health Nurseline** - (319) 355-9704
   - After clinic hours call (319) 584-8442
2. **ANY Blue Cross/Blue Shield**
   - Search for a medical provider: www.wellmark.com or www.deltadentia.com
3. **Non-Participating Blue Cross/Blue Shield Provider or dentist**
   - can result in higher out of pocket costs due to balance billing
4. **Hospital Emergency Room**

**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 session or registered for fall prior to the end of spring semester.

- **You have obtained insurance from another carrier:** Your coverage will terminate the last day of the month in which you gained coverage. You must login to MyUI, submit a cancellation request and you will be asked to provide proof of other coverage by submitting the new carriers name and your policy information.

SHIP and the Student Health Service fee are 2 different things. The Student Health Service fee is included in tuition for anyone enrolled 4 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
- Free visits with University Counseling Service
- Public health initiatives on campus
- Fitness consultations and nutrition counseling
- Outreach health education programs and events

Find out more information at: studenthealth.uiowa.edu/info/health-fee/

**WHEN CAN I ENROLL?**

You can enroll during Open Enrollment or with a qualifying event.

When you complete the form in MyUI, you will be able to choose an enrollment effective date. Below are the open enrollment periods:

- **Fall:** August 1 to September 9
- **Spring:** January 1 to February 9
- **Summer:** May 1 to June 9

For qualifying event examples, visit: https://hr.uiowa.edu/benefits/changes

**REMEMBER!**

Read your email, snail mail and keep your local address up-to-date in MyUI.

Always carry your insurance card or have it accessible electronically.

**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:** 319-355-2676
- **Stop in the office to see us:** 120 University Services Building 1st Floor Iowa City, IA 52242

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**Revised 6.18.18**

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