## Student Health & Dental Insurance Benefits

### Rates are effective 9/1/19 - 8/31/20

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Premium Rates / Month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Health Insurance Program</strong> (SHIP)</td>
<td></td>
</tr>
<tr>
<td>Student Only</td>
<td>$250</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>

**SHIP Premium Rates / Month**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Premium Rates / Month</th>
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</thead>
<tbody>
<tr>
<td><strong>Student Dental Insurance Program</strong></td>
<td></td>
</tr>
<tr>
<td>Student Only</td>
<td>$25</td>
</tr>
<tr>
<td>Student + Spouse/Partner</td>
<td>$47</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$67</td>
</tr>
<tr>
<td>Student + Family</td>
<td>$80</td>
</tr>
</tbody>
</table>

**Dental Premium Rates / Month**

### PLAN HIGHLIGHTS
- Can choose any provider, although participating providers = lower out of pocket costs
- Worldwide coverage
- $0 copay for immunizations, well-child care & other routine physicals; $50 copay for Emergency Room
- Other covered services: chiro, 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: 25% coinsurance
- Tier 2: 50% coinsurance
- Tier 3: 50% coinsurance
- OPM: $1,000 single / $2,000 family

### PLAN HIGHLIGHTS
- Can choose any provider, although, participating providers = lower out of pocket costs
- 3 Tier provider network: PPO, Premier, and non-participating
- No out of pocket costs for check ups & teeth cleaning
- Annual Maximum = $1,000 / person
- Tier 1 Deductible = $15 single / $45 family, Tier 2 and 3 = $25 / $75
- Vision discount benefits

### Who is Eligible for Student Insurance?
- Students must be registered and attending on-campus classes at the time coverage begins. The class(es) you are registered in MUST be semester-long.
- You may cover your spouse/domestic partner & dependent children up to the end of the calendar year in which they turn 26.

### International Students:
- All CIEP, undergraduate and graduate international students will be required to carry the UNI Student Health Insurance Plan (SHIP). Find more information at https://health.uni.edu/insurance/international.

### I am an International Student and Have Other Insurance:
To be allowed to waive the university SHIP coverage, you must have government-sponsored or corporate insurance that meets the university’s comparable coverage guidelines. You must provide this documentation for review by the semester deadline. No exceptions will be made and no refund of premiums will be given if proof of government-sponsored coverage is not received by the deadlines on the right.

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

The University of Northern Iowa offers health and dental insurance coverage to students through the Student Health Insurance Plan (SHIP), a group policy administered by Wellmark Blue Cross and Blue Shield of Iowa, and the Student Dental Plan, a group policy administered by Delta Dental of Iowa.

### Billing of Premiums?
- All premiums will be charged on a monthly basis. You will receive a bill from the University of Iowa for your health insurance premium.
- You may choose to have premiums deducted from a savings or checking account by completing the appropriate section on your enrollment form.

**For Billing Questions:**
- email: ship@uni.edu
- phone: (319) 273-7736

**International Student Proof of Coverage Deadlines:**
- Fall: September 9
- Spring: February 9
- Summer: June 9

**For more detailed information on both plans, please visit the SHIP and Student Dental plan documents at** https://health.uni.edu/insurance

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### Key Terms
- **Copay:** flat fee owed at the time you use a covered service
- **Coinsurance:** 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
WHEN CAN I ENROLL? HOW DO I ENROLL?

You can enroll at any time.
You can find the enrollment form at [https://health.uni.edu/insurance](https://health.uni.edu/insurance). After you have completed your form, you may return it to the UNI Student Health Clinic Insurance Office by the appropriate enrollment period deadline.

<table>
<thead>
<tr>
<th>OPEN ENROLLMENT PERIODS:</th>
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<tbody>
<tr>
<td>Fall:</td>
<td>August 1 to September 9</td>
</tr>
<tr>
<td>Spring:</td>
<td>January 1 to February 9</td>
</tr>
<tr>
<td>Summer:</td>
<td>May 1 to June 9</td>
</tr>
</tbody>
</table>

- Coverage will begin the first of the month following receipt of your enrollment form, unless the form is received during the open enrollment period.
- Coverage may begin the first day of August, January, or May upon request if applications are received within the open enrollment period.
- Eligible dependents may be added during open enrollment periods and/or within 30 days of a change of status can be the result of any of the following events: Marriage or divorce, death of a spouse or child, birth or adoption of a child, change in employment for yourself or spouse.
- You do not need to re-enroll at the beginning of each academic year unless changing your coverage.
- You will receive your insurance cards 15-21 days after your SHIP application has been processed.

WHERE CAN I GO FOR CARE?

**ON CAMPUS/Local Area**

- UNI Student Health Clinic - (319) 273-2009
- Urgent Care Centers
  for locations visit [https://health.uni.edu/about/hours#urgent](https://health.uni.edu/about/hours#urgent)
- ANY Blue Cross/Blue Shield Provider
  Search for a medical provider: [www.wellmark.com](http://www.wellmark.com) or [ANY Delta Dental of Iowa Provider](http://www.deltadentalia.com)
- Non Blue Cross/Blue Shield Provider or a Non-participating dentist
  can result in higher out of pocket costs due to balance billing
- Hospital Emergency Room
- Patient Engagement Nurse-on-Call - (319) 272-2600

**OFF CAMPUS/Worldwide Coverage**

- Urgent Care / QuickCare facilities
- ANY Blue Cross/Blue Shield
  Search for a medical provider: [www.wellmark.com](http://www.wellmark.com) or [ANY Delta Dental of Iowa Provider](http://www.deltadentalia.com)
- Non Blue Cross/Blue Shield Provider or a Non-participating dentist
  can result in higher out of pocket costs due to balance billing
- Hospital Emergency Room
- Patient Engagement Nurse-on-Call - (319) 272-2600

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. The student must provide written documentation to the UNI Student Health Clinic Insurance Office.

The SHIP plan is designed to work in conjunction with Student Health Services. If you are registered for five (5) or more credit hours per semester, you are assessed the student health fee. If you are enrolled for less than five (5) semester hours, you may choose to pay the health fee and obtain the same benefits.

Students are encouraged to take advantage of the UNI Student Health Clinic when they need health care in order to maximize their benefits.

- Unlimited student office visits with a healthcare provider at no cost
- Subsidizes the cost associated with other services
- Supports public health initiatives on campus
- Promotes health activities

Find out more information at: [https://health.uni.edu/about/charges-fees](https://health.uni.edu/about/charges-fees)

QUESTIONS?

Contact: UNI Student Health Clinic Insurance Office

Our Website: [health.uni.edu/insurance-information](http://health.uni.edu/insurance-information)

E-Mail us: ship@uni.edu

Call us: (319) 273-7736

I paid a Student Health fee with my tuition, how does that work with SHIP?

Remember!
Read your email, snail mail and keep your local address up-to-date.
Always carry your insurance card or have it accessible electronically.

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