

UNIVERSITY OF NORTHERN IOWA

Health Insurance Rates

All insurance premiums will be applied to the students University Bill (u-bill) based on the following schedules.

FOR STUDENTS STARTING IN THE FALL

Coverage Period: August 1, 2025 - July 31, 2026

	Fall Premium*	Spring/Summer Premium**	Total Annual Premium***
Student	\$1,050.00	\$1,470.00	\$2,520.00
Student and Spouse/Domestic Partner	\$2,195.00	\$3,073.00	\$5,268.00
Student and Child(ren)	\$1,980.00	\$2,772.00	\$4,752.00
Student, Spouse/Domestic Partner and Child(ren)	\$3,135.00	\$4,389.00	\$7,524.00

*Fall premium is typically billed at the end of July. The coverage will automatically carry over to the spring, assuming the student is registered for at least 5 credit hours.

**The spring premium is typically billed at the end of December and includes coverage for the summer.

***The semester premiums may be prorated by month due to a Qualifying Event.

FOR STUDENTS STARTING IN THE SPRING

Coverage Period: January 1, 2026 - July 31, 2026

	Spring/Summer Premium*
Student	\$1,470.00
Student and Spouse/Domestic Partner	\$3,073.00
Student and Child(ren)	\$2,772.00
Student, Spouse/Domestic Partner and Child(ren)	\$4,389.00

*The spring premium is typically billed at the end of December and includes coverage for the summer. It may be prorated by month due to a Qualifying Event.

FOR STUDENTS STARTING IN THE SUMMER

Coverage Period: May 1, 2026 - July 31, 2026

	Summer Premium*
Student	\$630.00
Student and Spouse/Domestic Partner	\$1,317.00
Student and Child(ren)	\$1,188.00
Student, Spouse/Domestic Partner and Child(ren)	\$1,881.00

*The summer premium is typically billed at the end of April and may be prorated by month due to a Qualifying Event.

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Dental Insurance Rates

FOR STUDENTS STARTING IN THE FALL

Coverage Period: August 1, 2025 - July 31, 2026

	Total Annual Premium*
Student	\$312.00
Student and Spouse/Domestic Partner	\$612.00
Student and Child(ren)	\$594.00
Student, Spouse/Domestic Partner and Child(ren)	\$990.00

*The premium is typically billed at the end of July. The dental insurance cannot be dropped mid-semester due to a Qualifyng Event.

FOR STUDENTS STARTING IN THE SPRING

Coverage Period: January 1, 2026 - July 31, 2026

	Spring/Summer Premium*
Student	\$182.00
Student and Spouse/Domestic Partner	\$357.00
Student and Child(ren)	\$346.50
Student, Spouse/Domestic Partner and Child(ren)	\$577.50

*The premium is typically billed at the end of December. The dental insurance cannot be dropped mid-semester due to a Qualifyng Event.

FOR STUDENTS STARTING IN THE SUMMER

Coverage Period: May 1, 2026 - July 31, 2026

	Summer Premium*
Student	\$78.00
Student and Spouse/Domestic Partner	\$153.00
Student and Child(ren)	\$148.50
Student, Spouse/Domestic Partner and Child(ren)	\$247.50

*The premium is typically billed at the end of April. The dental insurance cannot be dropped mid-semester due to a Qualifyng Event.