



WHO IS ELIGIBLE FOR STUDENT INSURANCE?

- Students must be a degree seeking student AND be registered for more than 5 credit hours each semester.
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.

INTERNATIONAL STUDENT PROOF OF COVERAGE DEADLINES:

Fall: Sep 9
Spring: Feb 9
Summer: Jun 9

PLANS AVAILABLE AND THE COST

STUDENT HEALTH INSURANCE PROGRAM (SHIP)

SHIP PREMIUM RATES / MONTH

Rates are effective 9/1/22 - 8/31/23

Table with 4 columns: Student Only (\$325), Student + Spouse/Partner (\$1,287), Student + Child(ren) (\$1,174), Student + Family (\$1,588)

PLAN HIGHLIGHTS

- Can choose any provider. 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 / \$3,400 family

3 TIER PRESCRIPTION DRUG PLAN

- Tier 1: 25% coinsurance
Tier 2: 30% coinsurance
Tier 3: 50% coinsurance
OPM: \$1,000 single / \$2,000 family

STUDENT DENTAL INSURANCE PROGRAM

DENTAL PREMIUM RATES / MONTH

Rates are effective 9/1/22 - 8/31/23

Table with 4 columns: Student Only (\$25), Student + Spouse/Partner (\$47), Student + Child(ren) (\$67), Student + Family (\$80)

PLAN HIGHLIGHTS

- Can choose any provider. 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 through DeltaVision

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

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.

The University of Northern Iowa Student Health clinic Insurance Office reserves the right to cancel coverage for non-payment of premium(s), except in the case of students whom coverage is required by the University.

Non-payment is not a method to terminate coverage.

For Billing Questions: email: ship@uni.edu or call: 319-273-7736

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 TO ENROLL AND HOW

You can enroll during Open Enrollment or with a qualifying event. You can find the enrollment form at <https://health.uni.edu/insurance>. After you have completed your enrollment form, you may return it to the UNI Student Health Clinic Insurance Office by the appropriate enrollment period deadline.

- ★ 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 enrollment form is 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. Examples: Marriage/divorce, death of spouse or child, birth/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 enrollment has been processed.

## OPEN ENROLLMENT PERIODS

**Fall:**  
Aug 1 to Sep 9

**Spring:**  
Jan 1 to Feb 9

**Summer:**  
May 1 to Jun 9

# WHERE TO 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>
- **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**  
Search for a dental provider: [www.deltadentalia.com](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/National 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**  
Search for a dental provider: [www.deltadentalia.com](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 TO TERMINATE 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.

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

*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>

## REMEMBER!

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

Always carry your insurance card or have it accessible electronically.

## 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](mailto:ship@uni.edu) **Call us:** 319-273-7736