



# UChicago Student Wellness

## Information about the Student Insurance Policy:

### You Must Take Action Each Year!

The University of Chicago requires all students to carry adequate health insurance coverage. Each year, you must either confirm your enrollment in the University Student Health Insurance Plan (U-SHIP) or waive U-SHIP by providing proof of comparable insurance<sup>1</sup>. The enrollment/waiver site opens August 2 and closes October 18.

#### Enroll/Waiver Process

1. Read the details below.
2. Starting on August 2, click [here](#) or go to [studentinsurance.uchicago.edu](http://studentinsurance.uchicago.edu) to enroll or waive.

The following is important information you need to know about the University of Chicago's policy on student insurance requirements.

- This is a decision you will have to make **at the beginning of each academic year** as an incoming or returning student. Students will receive email reminders each year to take action before the deadline.
- Open enrollment for Autumn Quarter 2024 begins Friday, August 2, and extends through noon, Friday, October 18.
- Your student account will automatically be assessed a *University Student Insurance* fee when you receive your Autumn Quarter bill. The fee will only be removed if you take action to waive and meet the waiver requirements.
- **If you do not act by the deadline, you will be default enrolled in U-SHIP and will be responsible for the full plan premium for the full academic year (\$4,998).**

#### What are the requirements for waiving U-SHIP?

- Affirm proof of comparable, active health insurance coverage, showing that you will be covered as of September 1, 2024, until August 31, 2025. To determine if your insurance plan qualifies for a waiver, review the [comparable coverage checklist](#).
- Complete the [online waiver application](#) by noon Friday, October 18. If you fail to waive by the deadline, you will be enrolled in U-SHIP for the entire academic year and will be responsible for the full plan premium which will be charged to your student account in three quarterly installments.
- If you waive U-SHIP, your insurance plan may be audited to ensure it complies with the University's waiver requirements. If your plan does not qualify, you will be enrolled in U-SHIP for the full academic year.
- Varsity athletes who plan to waive U-SHIP must provide proof of alternate insurance to the Athletics Department as well as waive U-SHIP through the [Student Insurance website](#).

<sup>1</sup> Effective September 1, 2021, PhD students are required to enroll in U-SHIP and may not waive with comparable coverage.

### What are some of the benefits of U-SHIP?

- Low annual deductible and out-of-pocket max, providing affordable access to care.
- National network offers coverage when you are at school, at home, or away from campus.
- Students enrolled in U-SHIP are encouraged to receive their primary medical and mental health care on campus through UChicago Student Wellness, at no additional cost to students.
- Students enrolled in U-SHIP who need to see a provider outside UChicago Student Wellness are encouraged to seek care from UnitedHealthcare StudentResources in-network providers for maximum plan benefit. More information is available in the student's [MyAccount](#) with UnitedHealthcare StudentResources.
- Low \$10/co-pay/visit for long-term psychotherapy with providers on the University's Community Provider List. (Deductible and co-insurance do not apply.)
- International coverage is included, reimbursed at an in-network rate.
- Additional benefits include global emergency services, health and wellness discounts, on-campus insurance support, and telehealth (access to a physician 24/7).
- Includes a special arrangement with the on-campus Duchossois Center for Advanced Medicine (DCAM) pharmacy: a ninety-day fill on prescriptions for the price of two months co-pay for most chronic medications.

### Can I enroll dependents on U-SHIP?

- Yes, you must first enroll yourself in U-SHIP by the deadline (October 18). After you are enrolled, you may enroll dependents by following the instructions on the dependent enrollment page of the Student Insurance [website](#).

### U-SHIP vs. Alternate Insurance Plans

To make the best selection for your insurance needs:

- Pay attention to the relationship between the premium, deductible, and out-of-pocket costs (as premium costs go down, deductibles and out-of-pocket maximum costs typically increase). As you review and compare plans, we recommend that you consider how you would be impacted by an unanticipated medical expense, and how each plan would cover your costs. If you are unfamiliar with insurance terminology, please review our online [resources](#).
- Consider your specific health requirements: chronic conditions (i.e., allergies, asthma, etc.); regular medication needs (i.e., what you currently pay for your medications vs. U-SHIP coverage); anticipated medical procedures (i.e., surgery, X-rays, etc.); policy limits; and exclusions.
- Make sure any alternate plan meets the University's comparable coverage requirements.

#### UnitedHealthcare StudentResources (UHCSR)

##### On-Campus Office

Student Wellness Center

840 E. 59th St.

Chicago, IL 60637

Mon-Fri, 8 a.m.-4:30 p.m.

773-834-4543 (option 2)

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