

Dear UChicago Student,

We hope Winter Quarter is off to a good start so far.

According to our records, you are enrolled in the University Student Health Insurance Plan (U-SHIP) for the remainder of the year. The Winter Quarter premium installment has been assessed on your student account, and your coverage is effective until August 31, 2021, provided you remain registered in an insurance-eligible status at the University for Winter and Spring Quarters.

U-SHIP is a platinum rated plan by the ACA. This means that you are enrolled in a plan with extensive benefits, a nationwide network of providers, international coverage, access to telemedicine, and a low annual deductible and out-of-pocket max. For more information about your U-SHIP benefits visit the Student Insurance Website.

As a reminder, under U-SHIP, you should first utilize <u>UChicago Student Wellness</u> when you need care, unless it is an emergency. Please note: Services received from providers outside UChicago Student Wellness - including UChicago Medicine - require a referral in advance to avoid the \$50 non-referral penalty per visit. This includes physician visits outside of UChicago Student Wellness as well as behavioral health/therapy appointments outside of UChicago Student Wellness. Please ask UChicago Student Wellness to submit your referral to <u>UnitedHealthcare</u>
StudentResources before you obtain services outside UChicago Student Wellness.

Because you pay a quarterly Student Service Fee, you automatically have access to UChicago Student Wellness. Information about hours of operation and making appointments can be found on the <u>UChicago Student Wellness</u> website.

If you need care after hours, please remember there are a variety of resources to help you navigate your health concerns. Please refer to our <u>options for care guide</u> - particularly during times when UChicago Student Wellness is closed.

Keep reading below for some <u>important reminders</u> regarding your U-SHIP enrollment, as well as some of the <u>benefits</u> available to U-SHIP enrollees.



IMPORTANT REMINDERS

- Create a My Account: My Account is a valuable tool that provides you access
 to your ID card, plan materials, and important messages, as well as submit and
 check claims status and submit online forms.
- **Update Your Personal Information**: Once you have created your <u>My Account</u>, be sure to update your personal information including your mailing address and social security/tax identification number. This is particularly important for receiving timely reminders and information such as your annual tax form, claim reimbursements, and appeal responses.
- Cost Estimator Tool: Using your <u>My Account</u>, you may search for potential costs related to a specific procedure or test, as well as compare costs at various innetwork facilities. Once you log in to your <u>My Account</u>, select "Care Options" and "Find Provider & Cost Estimator."
- Personal Representation Appointment (PRA) Form: Through your My
 <u>Account</u>, you can designate a person to act on your behalf pertaining to
 insurance matters. This form is only good for the current policy year and must
 be updated annually.
- **Coverage:** Your U-SHIP enrollment is binding until August 31, 2021, provided you remain an active, insurance-eligible student at the University of Chicago. Midyear changes to your U-SHIP coverage may only be made with the existence of a qualifying life event. For more information about mid-year changes, please visit the Student Insurance website.
- **U-SHIP FAQs:** View FAQs and other resources on the Student Insurance <u>website</u> as you navigate using your health insurance throughout the year.

U-SHIP BENEFITS

The following benefits are free of charge to U-SHIP enrollees unless otherwise noted.

- **Telemedicine**: Easy 24/7 online access to a doctor for minor health needs. Visit telehealth4students.com to set up an account, or call 855.866.0895.
- **Nurse Line**: Access to a registered nurse who can answer health care questions and offer potential care options. Available to students after hours (when the Student Health Service is closed). Call 773.702.4156.
- **Student Assistance Program (SAP)**: 24/7 toll-free access to specialists who can talk with you about a variety of personal work, financial, or legal issues. Call the number on our ID card or log in to your *My Account*.
- **DCAM Pharmacy Special**: U-SHIP enrollees who have chronic conditions are able to purchase three months of prescriptions for the price of two months co-pay at the DCAM Pharmacy within the UChicago Medical Center, located at 5758 S.



- Maryland Avenue. The pharmacy is open Monday through Friday from 7 a.m. to 7 p.m., and Saturday from 7 a.m. to 11 a.m. and 12 p.m. to 3 p.m.
- Global Coverage: Eligible services received outside the United States will be
 processed at the in-network rate. You will be required to pay the cost up-front at the
 time of service, and then you will submit your receipts to UnitedHealthcare
 StudentResources via your UnitedHealthcare My Account for reimbursement.
- **Global Emergency Service**: In addition to having in-network benefits while outside the United States, UnitedHealth Global Services provides a number of emergency benefits. More information about these benefits is available online.
- Student Insurance Coordinators: The University hosts two Student Insurance Coordinators, James Abernathy and Janice Thomas, who will help you sort through your insurance questions, statements, or bills. When reaching out to them, please provide your full name and student ID# on emails and voicemails. They can be reached at uchicagoadvocates@uhcsr.com or 773.834.4543 (option #2).

We hope you have a good Winter Quarter. If you have any questions please feel free to contact Janice and James at the Student Insurance Office.

Student Insurance Office