Welcome University of Chicago students for the 2023-2024 Plan Year! The University of Chicago requires all students to carry adequate health insurance to cover emergency and nonemergency care received in the Chicago area or in any of the states in which the student will be residing during the school year.

The University partners with UnitedHealthcare Student Resources to provide the University Student Health Insurance Plan (U-SHIP), which is available to all registered students of the University. As a registered student, you must act by either enrolling in U-SHIP or waiving U-SHIP by providing information about your alternate insurance coverage. Once you have enrolled yourself, you may enroll your dependents by following the instructions on the Dependent Enrollment page of the Student Insurance website.

Please note: Students who do not make their enrollment or waiver decision by the deadline will be default enrolled in U-SHIP and will be responsible for the annual premium payment of $4,317 for the 2023-2024 plan year. Students must complete this enrollment/waiver process each year.

Please read this pamphlet carefully. It contains a brief description of U-SHIP plan benefits, as well as the additional benefits you receive by being enrolled in U-SHIP such as 24/7 telehealth care, worldwide coverage if you study or travel abroad, and more. Detailed information about U-SHIP coverage and policies, including the complete Certificate of Coverage, can be viewed at https://studentsinsurance.uchicago.edu and at www.UHC.com/uchicago. While this is your first time enrolling in an insurance plan or you already know a lot about the topic, you may find that you need more information. Whether this is your first time enrolling in an insurance plan or you already know a lot about the topic, you may find that you need more information.

UChicago Student Wellness
Please check with your dean of students if you have a question about whether your program is considered insured required. U-SHIP does not cover prescription drugs. Students are not required to waive their benefits from Student Wellness in absence of insuring services outside of Student Wellness. The information benefits on U-SHIP are subject to change from the insurance providers.

2023-2024 University of Chicago Student Health Insurance Plan (U-SHIP)

Student Health Insurance
Available — Details Enclosed!
Brought to you by the University of Chicago and UnitedHealthcare Student Resources

Learn More...

On-Campus Insurance Coordinators
The University of Chicago hosts two on-site UnitedHealthcare Student Resources coordinators. They are available in person, by email, and by phone:

Student Wellness Center
1-800-805-2929
M-F, 8 am to 4:30 pm CST

Mobile App
The free UHCSR mobile app gives you access to the most popular self-service features, allowing you to do things like access My Account, display your electronic ID card, search for a provider and view recent claims.

Download the app at GooglePlay or the App Store, or use the links to the apps.

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And There's More

U-SHIP offers more than just Health Insurance coverage. It also offers you these important programs, services, and benefits.

HealthSelectYou
A nationwide telehealth service providing members with remote access to licensed medical doctors for immediate consultation and treatment of acute illnesses. Visit www.telehealth4students.com for more information.

Accidental Death and Dismemberment Benefit

Emergency Travel Assistance Services
Nurseline and StudentAssist Program
Nurseline and StudentAssist are a service that coordinates care 24/7 toll-free access to Registered Nurses through Nurseline and StudentAssist Program. For more information.

Telehealth4Students
A nationwide telehealth service providing members immediate consultation and treatment of acute illnesses. Website: Visit www.telehealth4students.com

Explanations of Benefits

My Account
UnitedHealthcare Student Resources provides each insured student with online access to their plan through My Account. Once enrolled in the plan, you can create your My Account easily:

• Go to www.UHC.com/uchicago
• Select the “Login to My Account” on the upper right hand corner of the page
• Select “Register Now”
• Please provide your student ID or SS# ID
• Begin using My Account immediately!

My Account can help you manage your plan at your convenience. Login to My Account to:

• View, download or print your ID card
• Submit claims, check claims status, view Explanations of Benefits
• Submit an accident detailed report
• Search for a preferred provider
• Link to the Pharmacy Benefit Manager site to manage your prescriptions

Fully Insured Dental and Vision Plans
Once again in 2023-2024, the University has invited select providers to offer optional enrollment in fully insured dental and vision plans. You may choose to enroll in any of these plans even if you do not enroll in U-SHIP. For specific benefit and price information, please visit https://studentinsurance.uchicago.edu

2These services are provided by UnitedHealthcare Global.
3These plans are offered through alternate providers and are not affiliated with or underwritten by UnitedHealthcare Insurance Company.

Three benefits you receive by being enrolled in U-SHIP, such as:

• Search for a preferred provider
• View, download or print your ID card
• Select “Register Now”

UnitedHealthcare Student Resources does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

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For students who register at the University in Autumn Quarter 2023, the deadline to make your U-SHIP enrollment or waiver decision is October 13, 2023. Beginning August 1st, students can enroll in or waive U-SHIP by going to https://studentinsurance.uchicago.edu. On this website, you will either confirm your enrollment in U-SHIP OR you will waive U-SHIP by providing information about your alternate insurance coverage. Once you have enrolled yourself, you may enroll your dependents by following the instructions on the Dependent Enrollment page of the Student Insurance website.

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...Is a Student Insurance Plan Important? Compare U-SHIP with other choices for health insurance coverage Health care costs can be very high, so having insurance coverage for emergency and nonemergency medical services in the area where you will attend school is important. Carefully compare U-SHIP benefits and the UnitedHealthcare Choice Plus Network with the benefits and provider network of any alternate plan you may be considering.

- If you’re covered under your parents’ plan, coverage may end while you are still a student. Under the Affordable Care Act, health plans provide coverage for dependent children until age 26. With U-SHIP, you are covered for as long as you are registered as a student at the University of Chicago.

- Have you covered while you’re away from home or abroad? Many HMO (Health Maintenance Organization) plans and state or federal-based Exchange plans purchased outside Illinois may only allow for emergency care while you are away from home. With U-SHIP, benefits for Covered Medical Services are provided the same way you would be covered were you to need care while traveling in the U.S. or abroad.

- Deductible/Out-of-Pocket Max Plans with high deductibles and high annual out-of-pocket maximums mean you could have significant costs to pay towards your medical expenses. U-SHIP’s low deductible and low out-of-pocket maximum helps keep your annual costs down.

When considering which insurance plan to purchase, carefully consider your anticipated medical needs and the benefits of each plan. You can find detailed benefits for U-SHIP at www.uhs.com/uchicago. Consider the deductible, coinsurance, out-of-pocket maximum, copay, prescription drug coverage and provider network, among other benefits.

...Is This Insurance Plan All About? U-SHIP gives you the freedom to choose a Preferred Provider or an Out-of-Network Partner and still receive benefits for Covered Medical Services. Please note that your level of coverage is greater if you choose a provider who is in-network, or a “preferred provider.” To search for a provider, use the “Find Providers” feature on the UChicago page of UnitedHealthcare.com. You can also search for in-network providers for medical benefits, and Behavioral Live and Work for psychotherapy benefits. Here’s a brief description of the plan benefits.

Your Medical Benefits at a Glance

| Metallic Value: Platinum | Actuarial Value: 91.46% |

<table>
<thead>
<tr>
<th>Maximum Benefit</th>
<th>Annual Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Overall Maximum Limit</td>
<td></td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>$1000 Preferred Provider, $2000 Out-of-Network Provider per Insured Person per Policy Year</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>$2,000 Preferred Provider, $4,000 Out-of-Network Provider per Insured Person per Policy Year</td>
</tr>
<tr>
<td>Mental Health and Substance Use</td>
<td></td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>$200 Preferred Provider, $400 Out-of-Network Provider per Insured Person per Policy Year</td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td></td>
</tr>
<tr>
<td>Physical Care Visit Expense</td>
<td>$80 Copay per visit to Preferred Provider</td>
</tr>
<tr>
<td>Inpatient Hospitalization Expenses</td>
<td>$2000 Copay Preferred Provider, $4000 Out-of-Network Provider per Policy Year (Deficient of $2000) (Indiv.)/$4000 Out-of-Network Provider (Fam.) per Policy Year</td>
</tr>
<tr>
<td>Medical Emergency Expenses</td>
<td>$2000 Copay Preferred Provider, $4000 Out-of-Network Provider per Policy Year (Deficient of $2000) (Indiv.)/$4000 Out-of-Network Provider (Fam.) per Policy Year</td>
</tr>
<tr>
<td>Dental Care</td>
<td>$500 Annual Benefit for Covered Medical Services. Please note that the maximum annual benefit is reduced by 50% for covered medical services rendered by Out-of-Network Providers.</td>
</tr>
<tr>
<td>Substance Use Disorder Treatment Expense</td>
<td>$100 Copay Preferred Provider, $200 Out-of-Network Provider (Indiv.)/$400 Out-of-Network Provider (Fam.) per Policy Year</td>
</tr>
<tr>
<td>Mental Illness and Substance Use Disorder Treatment outside the United Health Network or UnitedHealthcare Student Resources Program</td>
<td>$100 Copay Preferred Provider, $200 Out-of-Network Provider (Indiv.)/$400 Out-of-Network Provider (Fam.) per Policy Year</td>
</tr>
<tr>
<td>Behavioral Health Benefits for students in the Student Wellness Community Provider Network</td>
<td>$200 Copay for psychotherapy and other covered behavioral health services.</td>
</tr>
<tr>
<td>Behavioral Live and Work Well for psychotherapy benefits.</td>
<td></td>
</tr>
</tbody>
</table>

Physician Office Visit Expense $80 Copay per visit to Preferred Provider

| Inpatient Hospitalization Expenses | $2000 Copay Preferred Provider, $4000 Out-of-Network Provider per Policy Year (Deficient of $2000) (Indiv.)/$4000 Out-of-Network Provider (Fam.) per Policy Year |
| Medical Emergency Expenses | $2000 Copay Preferred Provider, $4000 Out-of-Network Provider per Policy Year (Deficient of $2000) (Indiv.)/$4000 Out-of-Network Provider (Fam.) per Policy Year |

Student Health Certificate, which contains additional essential health benefits, exclusions, any reductions and limitations, and the terms under which the coverage may be cancelled. This certificate highlights some of the features of U-SHIP, including the health insurance plan benefits for the current 2023-2024 plan year, and is required to pay the annual premium upfront; for additional information see https://www.uhs.com/uchicago.

The All Kids Healthcare Program at illinois.gov/hfs is another option for children.

Contact Student Wellness for more information. To learn more about Preferred Providers, visit www.UHCSR.com/uchicago.

...Much Does It Cost? The Annual Premium The chart below shows the cost for the annual policy. Generally, students are enrolled on an annual basis and billed for the plan in three installments on their Student Health Certificate, which contains additional essential health benefits, exclusions, any reductions and limitations, and the terms under which the coverage may be cancelled. This certificate highlights some of the features of U-SHIP, including the health insurance plan benefits for the current 2023-2024 plan year, and is required to pay the annual premium upfront; for additional information see https://www.uhs.com/uchicago.

The policy is in force on the University at the time and contains all of the provisions, limitations, exclusions and qualifications of the insurance benefit. The master policy is the contract and will govern any and all rights, duties, obligations, and liabilities of the University and UnitedHealthcare. The University does not have any rights or responsibilities associated with your enrollment of this document. Changes in federal, state or other applicable legislation or regulations or policies or new interpretations of insurance law that may be applicable to the University's obligations and responsibilities under the Master Policy, make it necessary to modify the terms and provisions of the Policy. UnitedHealthcare makes no representations or warranties regarding the applicability of any law, regulation or policy to the University or the UnitedHealthcare Policies.

This policy is a Non-Renewable One-Year Term Policy.

...Do I Enroll or Waive Enrollment in U-SHIP? Student Health Insurance Requirements Each year, all registered students must confirm enrollment in U-SHIP or waive U-SHIP by providing proof of active coverage under a comparable health insurance plan. To enroll or waive U-SHIP enrollment, go to studentinsurance.uchicago.edu and follow the online instructions. Once you have enrolled yourself, you may enroll your dependents by following the instructions on the Dependent Enrollment page of the Student Insurance website. The enrollment/waiver deadline is 12:00 noon Central Time on October 13, 2023, or 12:00 noon Central Time on the third Friday of the first quarter of study. If you do not make a selection by the enrollment deadline, or if your application for waiver coverage is denied, you will remain enrolled in U-SHIP for the 2023-2024 Plan Year and you will be charged the annual premium. To ensure students’ adequate insurance coverage meets University requirements for comparable coverage, waiver requests are subject to audit.

- Effective 9/1/21 PhD students are required to enroll in U-SHIP and may not waive with comparable coverage.

...How... When... Why... Where...

Where...