

And There’s More

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

HealthiestYou

A nationwide virtual care service providing members with remote access to licensed medical doctors and mental health providers. With HealthiestYou, students can get treatment for a wide range of conditions from flu and infections to depression and anxiety. Visit www.telehealth4students.com for more information.

Nurseline and Student Assist Program³

24/7 toll-free access to Registered Nurses through Nurseline. Student Assist is a service that coordinates care using a network of resources, such as 24/7 Crisis Support and access to master’s level specialists, financial and legal counseling, mediation services, and new additions such as Calm Premium for the 2025-2026 academic year.

Emergency Travel Assistance Services⁴

Medical Evacuation and Return of Mortal Remains Services⁴

Accidental Death and Dismemberment Benefit

Fully Insured Dental and Vision Plans⁵

Once again in 2025-2026, the University has invited selected 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>.

³Nurseline and StudentAssist are services provided by OptumHealth Care Solutions and OptumHealth Behavioral Solutions, UnitedHealth Group companies.

⁴These services are provided by UnitedHealthcare Global.

⁵These plans are offered through alternate providers and are not affiliated with or underwritten by UnitedHealthcare Insurance Company.

Learn More...

On-Campus Insurance Advocates

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

Student Wellness Center
840 East 59th Street
Room #1227
1-773-834-4543 (press option 2)
uchicoadvocates@uhcsr.com
M-F, 8 a.m. to 4:30 p.m. CST

When the on-campus office is unavailable, you may reach out to their main office for customer service support:

UnitedHealthcare Student Resources
P.O. Box 809025; Dallas, Texas 75380-9025
24/7 SAP: Counseling Services 1-877-862-1172

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

ATTENTION: Language assistance services, free of charge, are available to you. Please call 1-866-260-2723.

ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

注意：免费提供语言协助服务。請致電 1-866-260-2723。

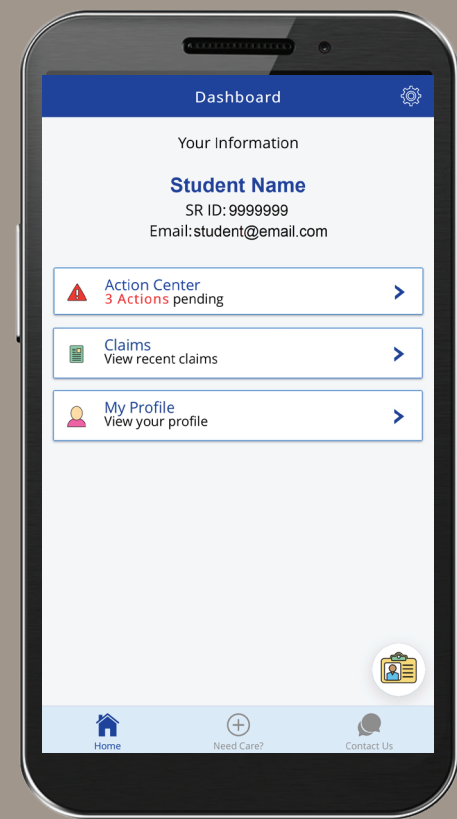


2025-2026 University of Chicago Student Health Insurance Plan (U-SHIP)

Student Health Insurance Available – Details Enclosed!

Brought to you by the University of Chicago and UnitedHealthcare Student Resources

2025 – 2026



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:



Welcome University of Chicago students for the 2025-2026 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 the area 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 all¹ registered students at the University. As a registered student, each year you must act by either enrolling in U-SHIP or waiving² U-SHIP by showing proof of enrollment in another insurance plan that provides comparable coverage. Enrollment in U-SHIP is an annual commitment.

For students who register at the University in Autumn Quarter 2025, the deadline to make your U-SHIP enrollment or waiver decision is 12:00pm (noon) Central Time on October 17, 2025. 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.

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 \$5,145 for the 2025-2026 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, is available at <https://studentinsurance.uchicago.edu> and at www.UHCSR.com/uchicago.

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 have questions about U-SHIP or the University’s health policies. You may email your questions to: uchicoadvocates@uhcsr.com, or call the on-campus student insurance coordinators at **1-773-834-4543** (press option #2).

Best wishes for a successful and healthy academic year!

UChicago Student Wellness³

¹Please check with your dean of students if you have a question about whether your program is considered insurance required.

²Effective 9/1/21 PhD students are required to enroll in U-SHIP and may not waive with comparable coverage

Why...

...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.
- **Do you have coverage 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 Expenses 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.UHCSR.com/uchicago**. Consider the deductible, coinsurance, out-of-pocket maximum, copay, prescription drug coverage and provider network, among other benefits.



What...

...Is This Insurance Plan All About?
U-SHIP gives you the freedom to choose a Preferred Provider or an Out-of-Network Provider 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's website** to search for in-network providers for medical benefits, and Behavioral Live and Work Well for psychotherapy benefits. Here's a brief description of the plan benefits.

Your Medical Benefits at a Glance ⁶	
Metallic Value: Platinum Actuarial Value: 92.120%	
	U-SHIP Plan
Maximum Benefit	No Overall Maximum Dollar Limit
Plan Deductible	\$400 Preferred Provider, \$800 Out-of-Network Provider per Insured Person per Policy Year
Annual Out-of-Pocket Limit	\$2,000 Preferred Provider (Indiv.)/\$4,000 Preferred Provider (Fam.)/\$3,000 Out-of-Network Provider (Indiv.)/\$10,500 Out-of- Network Provider (Fam.) per Insured Person per Policy Year 9/1/25 - 8/31/26
Mental Illness and Substance Use Disorder Treatment Expense <small>For more information on how to find preferred providers, visit the UChicago Student Wellness Community Provider List. Preferred Provider outpatient office visits for Mental Illness Treatment and Substance Use Disorder Treatment outside of the Student Wellness Community Provider List: \$20 Copay per visit, plus Coinsurance</small>	Preferred Provider: Plan benefits are provided the same as for any other Sickness Out-of-Network Provider: Plan benefits are provided the same as for any other Sickness
Physician Office Visit Expense \$20 Copay per visit to Preferred Providers	Preferred Provider: 90% of Allowed Amount not subject to Deductible Out-of-Network Provider: 70% of Allowed Amount after Deductible
Inpatient Hospitalization Expenses	Preferred Provider: 90% of Allowed Amount after Deductible Out-of-Network Provider: 70% of Allowed Amount after Deductible
Medical Emergency Expenses \$100 Copay Preferred Provider \$100 Copay Out-of-Network Provider (Copays are in addition to the \$400 / \$800 per Policy Year Deductible.) Ambulance benefit \$50 co-pay (no additional out of pocket expense for students irrespective of network).	Preferred Provider: 90% of Allowed Amount Out-of-Network Provider: 90% of Allowed Amount

⁶This chart provides a brief summary of the benefits available under the plan. Refer to the Certificate for a full description of the benefits. Limitations and exclusions apply. Refer to the Certificate for details on pediatric dental and vision benefits (age limits apply).

How...

...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 account in autumn, winter and spring, without additional billing for coverage during the summer. Regardless of which quarter a student enters the University, the Spring Quarter premium provides coverage from the start of Spring Quarter through August 31. Students whose first quarter of enrollment is Summer Quarter will be billed for that period's premium on their Summer bill.

U-SHIP Plan	Annual	Quarterly
Student	\$5,145	\$1,715
Student + Spouse/ Partner	\$10,290	\$3,430
Student + Child	\$10,290	\$3,430
Student + Spouse/ Partner + Child	\$15,435	\$5,145
Student + Spouse/ Partner + two or more children	\$20,466	\$6,822

This guide highlights some of the features of U-SHIP, including the health insurance plan based on Policy Number 2025-451-1 and underwritten by UnitedHealthcare Insurance Company. Please go to **www.UHCSR.com/uchicago** to download the University of Chicago Student Health Certificate, which contains additional essential information about the policy and a description of coverage, including benefits, exclusions, any reductions and limitations, and the terms under which the coverage may remain in force.

The master policy is on file at the University and contains all of the provisions, limitations, exclusions and qualifications of the insurance benefits. The master policy is the contract and will govern and control the payment of benefits. If there is a discrepancy between this document and the master policy, the master policy will prevail.

If you have any questions, please contact Customer Service at 866-348-8472 or **customerservice@uhcsr.com**.

The Policy is a Non-Renewable One-Year Term Policy.

When...

...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-SHIP² by providing proof of active coverage under a comparable health insurance plan.

To enroll or waive U-SHIP enrollment, go to **https://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 12:00PM (noon) Central Time on October 17, 2025, or 12:00PM (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 to waive coverage is denied, you will remain enrolled in U-SHIP for the 2025-2026 Plan Year and you will be charged the annual premium. To ensure students' alternate insurance coverage meets University requirements for comparable coverage, waiver requests are subject to audit.

²Effective 9/1/21 PhD students are required to enroll in U-SHIP and may not waive with comparable coverage.
^{*}Please check with your dean of students if you have a question about whether your program is considered insurance required.

Coverage Periods	
Annual	09/01/25 - 08/31/26
Autumn Quarter	09/01/25 - 12/31/25
Winter Quarter	01/01/26 - 03/22/26
Spring Quarter	03/23/26 - 08/31/26
Summer Quarter (for students who begin their program in Summer Quarter)	06/15/26 - 08/31/26

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

Where...

...Do I go to get Medical Care and/or Mental Health Care?
Students are encouraged, but not required, to first go to UChicago Student Wellness to receive medical and/or mental health services unless they are experiencing an emergency. Most services received at Student Wellness are covered, at no out-of-pocket cost, for students in eligible programs. For a list of services provided by Student Wellness visit: **https://wellness.uchicago.edu/about/services**.

Additionally, for **medical services**, students on U-SHIP may visit any UnitedHealthcare Choice Plus Network provider directly. No referral is required. The list of providers in the Choice Plus Network is available through the student's **My Account** with UnitedHealthcare Student Resources. Copay and co-insurance charges will apply as per the policy. Please review the “What” section of this document for more details.

Students may seek **psychotherapy** and other covered **mental health services** from a provider in the United Behavioral Health Network. No referral is required. The list of behavioral health providers can be found by accessing “Live and Work Well” through the student's **My Account** with UnitedHealthcare Student Resources or through the **Student Wellness Community Provider List**. Copay and co-insurance charges will apply as per the policy.

To learn more about Preferred Providers, visit **www.UHCSR.com/uchicago**.

²Effective 9/1/21 PhD students are required to enroll in U-SHIP and may not waive with comparable coverage.



NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.