# STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST, 2019-20

This checklist is provided for reference purposes only. Students must waive U-SHIP enrollment through the online enrollment/ waived website during the open enrollment period. For further information, please go to [https://studentinsurance.uchicago.edu](https://studentinsurance.uchicago.edu).

## PLAN PREMIUM & DEDUCTIBLE

<table>
<thead>
<tr>
<th></th>
<th>Your Plan</th>
<th>U-SHIP Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Plan: Individual / Family</td>
<td></td>
<td>Individual*</td>
</tr>
<tr>
<td>Annual premium</td>
<td></td>
<td>$4,566</td>
</tr>
<tr>
<td>Annual deductible</td>
<td></td>
<td>$500</td>
</tr>
</tbody>
</table>

* Students may enroll dependents into U-SHIP to provide family coverage.

## PLAN REQUIREMENTS

|                                                               | Your Plan | U-SHIP Comparison/ Benefits |
|                                                               |-----------|-----------------------------|
| Annual out-of-pocket maximum (per Affordable Care Act, individual plans must be =/< $7,900; family plans must be =/< $15,800) |           | $1,500                      |
| Non-emergency as well as emergency care **provided in the Chicago area** (or local area where student will be residing and studying for the academic year) | Yes / No  | Yes                         |
| Treatment for pre-existing conditions (with no waiting periods or exclusions) | Yes / No  | Yes                         |

Essential health benefits as defined by the Affordable Care Act (ACA):

- Outpatient care (ambulatory patient services)
- Emergency Services
- Hospitalization (treatment for inpatient care)
- Mental health services and addiction treatment
- Prescription drugs
- Maternity and newborn care
- Rehabilitative services and devices
- Laboratory services
- Inpatient mental health care
- Preventive services, wellness services, and chronic disease treatment
- Pediatric services

Plan has a claims administrator based in the U.S.

Plan has a U.S. telephone number

Plan has a U.S. address for submission of claims

Insurance policy was issued in the U.S.

Coverage for medical evacuation and repatriation expenses:

- Required for all F1 / J1 students
- Required for all other students ONLY when they will be studying / traveling / doing research out of the United States during the current academic year (otherwise exempt and can check

Active coverage from the day student arrives on campus through August 31, 2020 OR the end of their academic program (whichever comes first)

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Questions? Contact the Insurance Office at (773) 834-4543 (select option 2) or [uchicagoadvocates@uhcsr.com](mailto:uchicagoadvocates@uhcsr.com)