Important note: Due to the extenuating circumstances around COVID-19, these requirements have been adjusted (for the 2020-21 academic year only) so that students studying outside of the Chicago area can meet the University’s insurance requirement. (Document revised 7/15/20)

2020-21 STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST

This checklist is provided for reference purposes only. All enrolled students, regardless of whether they will be located in the U.S. during the academic year, must waive or enroll in U-SHIP through the online enrollment/ waiver website during the open enrollment period. For further information, please go to https://studentinsurance.uchicago.edu.

### PLAN PREMIUM & DEDUCTIBLE

<table>
<thead>
<tr>
<th>Type of Plan: Individual / Family</th>
<th>Your Plan</th>
<th>U-SHIP Comparison</th>
</tr>
</thead>
<tbody>
<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

<table>
<thead>
<tr>
<th>Required Benefits</th>
<th>Your Plan</th>
<th>U-SHIP Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual out-of-pocket maximum: if a U.S.-based plan, under the Affordable Care Act, individual plans must be ( \leq $8,150 ); family plans must be ( \leq $16,300 ); non-U.S.-based plans are exempted from this requirement</td>
<td></td>
<td>$1,500</td>
</tr>
</tbody>
</table>

- **If residing in Chicago during the academic year:** your insurance policy must cover emergency and non-emergency care in the Chicago area
  - OR
- **If residing outside of the Chicago area:** your insurance policy must cover emergency and non-emergency care in your location
  - OR
- **If residing outside the U.S.:** your insurance policy must ensure you have comprehensive coverage for healthcare in your location

- **If residing in the U.S. during the academic year:** your insurance policy must cover:
  - Pre-existing conditions
  - Outpatient, inpatient, and laboratory services/care
  - Mental health and addiction treatment
  - Prescription drugs
  - Maternity and newborn care
  - Rehabilitative services and devices
  - OR
- **If residing outside the U.S.:** your insurance policy must ensure you have comprehensive coverage for healthcare in your location

- **If residing in the U.S. during the academic year:** your insurance policy must:
  - Be issued in the U.S.
  - Have a U.S.-based claims administrator
  - Have a U.S. phone number and claims address
  - OR
- **If residing outside the U.S.:** requirement does not apply; select “Yes” to this question

Coverage for medical evacuation and repatriation expenses:

- Required for all F1 / J 1 students in the U.S.
- 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 “yes”)

Active coverage from the day student arrives on campus through August 31, 2021 OR the end of their academic program (whichever comes first)

Important note: Due to the extenuating circumstances around COVID-19, these requirements have been adjusted (for the 2020-21 academic year only) so that students studying outside of the Chicago area can meet the University’s insurance requirement. (Document revised 7/15/20)