

STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST 2021-22

This checklist is provided for reference purposes only. If eligible to waive U-SHIP, students must do so through the online enrollment/ waiver website during the open enrollment period. For further information, please visit the Student Insurance [website](#). **Note:** Effective for the 2021-22 coverage year, which begins 9/1/21, PhD students are required to enroll in U-SHIP and may not waive.

PLAN PREMIUM & DEDUCTIBLE	Your Plan	U-SHIP Comparison
Type of Plan: Individual / Family		Individual*
Annual premium		\$4,566
Annual deductible		\$500

* 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 \leq \$8,550; family plans must be \leq \$17,100)		\$1,500
Non-emergency as well as emergency care <i>provided in the Chicago area</i> (or local area where student will be residing & 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) <i>Unlimited benefit for each of the following:</i>		
• Outpatient care (ambulatory patient services)	Yes / No	Yes
• Emergency Services	Yes / No	Yes
• Hospitalization (treatment for inpatient care)	Yes / No	Yes
• Mental health services and addiction treatment	Yes / No	Yes
• Prescription drugs	Yes / No	Yes
• Maternity and newborn care	Yes / No	Yes
• Rehabilitative services and devices	Yes / No	Yes
• Laboratory services	Yes / No	Yes
• Inpatient mental health care	Yes / No	Yes
• Preventive services, wellness services, and chronic disease treatment	Yes / No	Yes
• Pediatric services	Yes / No	Yes
Plan has a claims administrator based in the U.S.	Yes / No	Yes
Plan has a U.S. telephone number	Yes / No	Yes
Plan has a U.S. address for submission of claims	Yes / No	Yes
Insurance policy was issued in the U.S.	Yes / No	Yes
Coverage for medical evacuation and repatriation expenses: <ul style="list-style-type: none"> Required for all F1 / J1 students (specific J-1 insurance requirements can be found here) 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") 	Yes / No	Yes
Active coverage from the day student arrives on campus through August 31, 2022 OR the end of their academic program (whichever comes first)	Yes / No	Yes

Questions?

Contact the Insurance Office at (773) 834-4543 (select option 2) or uchicagoadvocates@uhcsr.com