

## UNIVERSITY STUDENT HEALTH INSURANCE PLAN (U-SHIP) COMPARABLE COVERAGE CHECKLIST: 2023-24

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 go to <https://studentinsurance.uchicago.edu>. Note: 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                    |           | \$4,917           |
| Annual deductible                 |           | \$400             |

\* 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 $\leq$ \$9,100; family plans must be $\leq$ \$18,200)   |           | \$2,000                     |
| Non-emergency as well as emergency care <b>provided in the Chicago area</b> (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)<br><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"> <li>Required for all F1 / J1 students (specific J-1 insurance requirements can be found <a href="#">here</a>)</li> <li>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")</li> </ul> | Yes / No  | Yes                         |
| Active coverage from the day student arrives on campus through August 31, 2024 OR the end of their academic program (whichever comes first)   | Yes / No  | Yes                         |

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

Updated May 2023