UChicago Student Wellness

UNIVERSITY STUDENT HEALTH INSURANCE PLAN (U-SHIP) COMPARABLE COVERAGE CHECKLIST: 2026-27

Alternate insurance plans must meet all of the "Plan Requirements" listed below which align *with Affordable Care Act (ACA)* requirements. 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.

*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			$5,517
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 =/< $10,600; family plans must be =/< $21,200)		$2,500
Covers both 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. ***Note:*** *Medicaid and HMO plans issued outside IL generally do not meet this requirement for non-emergency coverage in the Chicago area, unless a specific rider is included for out of area coverage.*	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) ***Unlimited annual lifetime benefit*** *for each of the following:*		
• 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
Policy was issued in the U.S. and is underwritten by a U.S. domiciled carrier	Yes / No	Yes
Coverage for medical evacuation and repatriation expenses: • 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, 2027 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

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