Dear Student/Graduate,

We hope you are enjoying these summer months.

According to our records, you are currently enrolled in the University Student Health Insurance Plan (U-SHIP) for the remainder of the plan year (until August 31, 2023).

As a reminder, if you remain registered at the University this coming Autumn Quarter, you will need to take action to enroll/waive U-SHIP for the 2023-24 plan year. You will receive email reminders from us to do so starting in early August.

If you will not register at the University this coming Autumn Quarter – due to having graduated or having moved to a U-SHIP ineligible status after Summer Quarter – your current U-SHIP coverage will expire on August 31st. We will contact you via separate notice about your insurance alternatives after U-SHIP.

Please keep reading below for more information about your current U-SHIP coverage as well as updates to U-SHIP for the 2023-24 plan year.

And as always, if you have any questions please do not hesitate to contact the on-campus insurance office at uchicagoadvocates@uhcsr.com or call 773.834.4543 (press option 2).

Thank you and we hope you have a wonderful summer.

Student Wellness

WHAT THIS PLAN IS ALL ABOUT

U-SHIP is a platinum rated plan by the Affordable Care Act (ACA). This means that you are enrolled in a plan with extensive benefits, a nationwide network of providers, international coverage, access to telemedicine, and a low annual deductible and out-of-pocket max. For more information about your U-SHIP benefits visit the Student Insurance Website. To learn more about insurance terminology, view this glossary.

Students enrolled in U-SHIP are encouraged to continue to visit Student Wellness for primary care, psychiatry, health promotion, or short-term psychotherapy, and for recommendations on specialty care. Accessing Student Wellness is a great option for
students who need timely access to high-quality care at no additional cost. For the list of services provided by Student Wellness visit: https://wellness.uchicago.edu/about/services

Information about hours of operation and making appointments can be found on the UChicago Student Wellness website. If you need care after hours, please remember there are a variety of resources to help you navigate your health concerns. Please refer to our options for care guide - particularly during times when UChicago Student Wellness is closed

U-SHIP enrollees remain eligible for the special $10/visit copay (coinsurance and deductible do not apply) for psychotherapy with providers on the Student Wellness Community Provider list. Contact Student Wellness for more information.

### IMPORTANT REMINDERS

- **Create a My Account:** My Account is a valuable tool that provides you access to your ID card, plan materials, and important messages, as well as submit and check claims status and submit online forms.
- **Update Your Personal Information:** Once you have created your My Account, be sure to update your personal information including your current mailing address and social security/tax identification number. This is particularly important for receiving timely reminders and information such as your annual tax form, claim reimbursements, and appeal responses.
- **Cost Estimator Tool:** Using your My Account, you may search for potential costs related to a specific procedure or test, as well as compare costs at various in-network facilities. Once you log in to your My Account, select "Find Provider/Estimate Cost."
- **Personal Representation Appointment (PRA) Form:** Through your My Account, you can designate a person to act on your behalf pertaining to insurance matters. This form is only good for the current policy year and must be updated annually.
- **Coverage:** Your U-SHIP enrollment is binding until August 31, 2023, provided you remain an active, insurance-eligible student at the University of Chicago. Mid-year changes to your U-SHIP coverage may only be made with the existence of a qualifying life event. For more information about mid-year changes, please visit the Student Insurance website.
- **U-SHIP FAQs:** View FAQs and other resources on the Student Insurance website as you navigate using your health insurance throughout the year.

### U-SHIP BENEFITS

The following benefits are free of charge to U-SHIP enrollees unless otherwise noted.

- **Telemedicine:** Easy 24/7 online access to a doctor for minor health needs. Visit telehealth4students.com to set up an account, or call 855.866.0895.
- **Nurse Line**: Access to a registered nurse who can answer health care questions and offer potential care options. Available to students after hours (when UChicago Student Wellness is closed). Call 773.834.WELL (773.834.9355).
- **DCAM Pharmacy Special**: U-SHIP enrollees who have chronic conditions are able to purchase three months of prescriptions for the price of two months co-pay at the DCAM Pharmacy within the UChicago Medical Center, located at 5758 S. Maryland Avenue. The pharmacy is open Monday through Friday from 7 a.m. to 7 p.m., and Saturday from 7 a.m. to 11 a.m. and 12 p.m. to 3 p.m.
- **Student Assistance Program (SAP)**: 24/7 toll-free access to specialists who can talk with you about a variety of personal, work, financial, or legal issues. Call the number on our ID card or log in to your My Account.
- **Global Coverage**: Eligible services received outside the United States will be processed at the in-network rate. You will be required to pay the cost up-front at the time of service, and then you will submit your receipts to UnitedHealthcare StudentResources via your UnitedHealthcare My Account for reimbursement.
- **Global Emergency Service**: In addition to having in-network benefits while outside the United States, UnitedHealth Global Services provides a number of emergency benefits. More information about these benefits is available online.

### 2023-24 U-SHIP UPDATES

We are pleased to announce the following plan design changes to U-SHIP for the 2023-24 policy year effective 9/1/23. *(These changes are the result of a competitive student insurance bid process as well as Ivy Plus peer benchmarking.)*

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<thead>
<tr>
<th></th>
<th>2022-23</th>
<th>2023-24</th>
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<tbody>
<tr>
<td><strong>Annual deductible</strong></td>
<td>$500 in-network</td>
<td>$400 in-network*</td>
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<tr>
<td></td>
<td>$1,000 out-of-network</td>
<td>$800 out-of-network</td>
</tr>
<tr>
<td><strong>Annual out-of-pocket maximum</strong></td>
<td>$1,500 in-network</td>
<td>$2,000 in-network**</td>
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<tr>
<td></td>
<td>$2,500 out-of-network</td>
<td>$3,000 out-of-network</td>
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<tr>
<td><strong>Ambulance co-pay</strong></td>
<td>90% coverage in-network after deductible has been met</td>
<td>$50 copay in and out-of-network (no co-insurance or deductible apply)***</td>
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<tr>
<td></td>
<td>70% coverage out-of-network after deductible has been met</td>
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*Decrease in the annual deductible benefits 100% of all students who utilize the insurance

**Increase in the annual out-of-pocket max affects approx. 6% of students enrolled in the plan according to prior year utilization.
***Most ambulance companies do not contract with insurance and are therefore out-of-network; this plan design change will financially assist all students on U-SHIP who utilize ambulance services.

For complete information about 2023-24 plan benefits click here.

Student Insurance
Student Wellness Center
840 East 59th Street
773-834-4543 (Press Option #2)
uchicagoadvocates@uhcsr.com