Dear UChicago Student,

We hope you are having a good Winter Quarter so far.

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, 2024), provided you remain in a U-SHIP eligible status each quarter.

Mid-year waivers are permissible with the presence of a qualifying life event (QLE). For more information please read this page on the student insurance website.

Please keep reading below for more information about your current U-SHIP coverage as well as reminders of available resources to assist you during your time on U-SHIP.

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 quarter.

UChicago 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 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. For the list of services provided by Student
Wellness at no additional cost visit: https://wellness.uchicagostuwe.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. For questions about creating your MyAccount please refer to this site.
- **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."
- **Use In-Network Providers**: Using your My Account, you may search for In-Network providers in the location and/or specialty of your choice. In-network providers are available nationwide. 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, 2024, 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 (QLE). 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 866.243.1242.

- **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 your U-SHIP 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>
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<th>2022-23</th>
<th>2023-24</th>
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<tbody>
<tr>
<td><strong>Annual deductible</strong></td>
<td>$500 in-network $1,000 out-of-network</td>
<td>$400 in-network* $800 out-of-network</td>
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<tr>
<td><strong>Annual out-of-pocket maximum</strong></td>
<td>$1,500 in-network $2,500 out-of-network</td>
<td>$2,000 in-network** $3,000 out-of-network</td>
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| **Ambulance co-pay**   | 90% coverage in-network after deductible has been met | $50 copay in and out-of network (no co-insurance or deductible apply)***
|                        | 70% coverage out-of-network after deductible has been met |
*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.