U-SHIP offers more than just Health Insurance coverage. It also offers you these important programs, services, and benefits.

**HealthiestYou**
A nationwide telehealth service providing members with remote access to licensed medical doctors for immediate consultation and treatment of acute illnesses. Visit www.takehealthstudents.com for more information.

**NurseLine and StudentAssistant Program**
24/7 telefree access to Registered Nurses and Master’s Level Specialists who can talk with you about a variety of health, personal, work, financial or legal issues. Call the number on your ID card or log in to www.uchsr.com/myaccount.

**Emergency Travel Assistance Services**
Medical Evacuation and Return of Mortal Remains Services

**Accidental Death and Dismemberment Benefit**

**Fully Insured Dental and Vision Plans**
Once again in 2022-2023, the University has invited selected providers to offer optional enrollment in fully insured dental and vision plans. You may choose to enroll in any of these plans even if you do not enroll in U-SHIP. For specific benefit and price information, please visit: https://studentinsurance.uchicago.edu

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2022-2023 University of Chicago Student Health Insurance Plan (U-SHIP)

**Student Health Insurance Available — Details Enclosed!**
Brought to you by the University of Chicago and UnitedHealthcare StudentResources

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**Learn More…**

**On-Campus Insurance Coordinators**
The University of Chicago hosts two on-campus UnitedHealthcare StudentResources coordinators. They are available in person, by email, and by phone:

- **Student Wellness Center**
  440 East 59th Street
  773-834-4543 (press option 2)
  uchicagowaccr@uchicago.com
  M-F, 8 a.m. to 4:30 p.m. CST

When the on-campus office is unavailable, you may reach out to their main office for customer service support:

UnitedHealthcare StudentResources
P.O. Box 809205, Dallas, Texas 75380-8025
24/7 SAP: Counseling Services 1-877-860-1172

Download the app at GooglePlay or the App Store, or use the links to the app:

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**Mobile App**
The free UCHSR mobile app gives you access to the most popular self-service features, allowing you to do things like access My Account, dismiss your electronic ID card, search for a provider and view recent claims.

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**Welcome University of Chicago students for the 2022-2023 Plan Year!**

The University of Chicago requires all students to carry adequate health insurance to cover emergency and nonemergency care received in the Chicago area or the area in which the student will be residing during the school year.

The University partners with UnitedHealthcare StudentResources to provide the University Student Health Insurance Plan (U-SHIP), which is available to all registered undergraduate and graduate students. Upon matriculation for the fall semester of 2022, you must act by either enrolling in U-SHIP or waiving U-SHIP. However, if you do not enroll in U-SHIP by the deadline, you will automatically be enrolled in a U-SHIP plan that provides comparable coverage. Enrollment in U-SHIP is an annual commitment.

For students who register at the University in Autumn Quarter 2022, the deadline to make your U-SHIP enrollment or waiver decision is 4:00 p.m. Central Time on Monday, October 14, 2022. Beginning August 1st, students can enroll in or waive U-SHIP by going to https://studentinsurance.uchicago.edu. On this website, you will either confirm your enrollment in U-SHIP or you will waive U-SHIP by providing information about your alternate insurance coverage. Once you have enrolled yourself, you may enroll your dependents by following the instructions on the Dependent Enrollment page of the Student Insurance website.

Please note: Students who do not make their enrollment or waiver decision by the deadline will be defaulted enrolled in U-SHIP and will be responsible for the annual premium payment of $4,900 for the 2022-2023 plan year. Students must complete this enrollment/waiver process each year.

Please read this pamphlet carefully. It contains a brief description of U-SHIP plan benefits, as well as the additional benefits you receive by being enrolled in U-SHIP such as 24/7 telehealth care, worldwide coverage, care for medical treatment abroad, and more. Detailed information about U-SHIP coverage and policies, including the complete Certificate of Coverage, is available at:

https://studentinsurance.uchicago.edu and at www.UCHSR.com/uchicago

Whether this is your first time enrolling in an insurance plan or you already know a lot about the plan, you may find that you have questions about U-SHIP or the University’s health policies. You may email your questions to uchicagoadvocates@uhcsr.uchicago.edu or call the on-campus student insurance coordinators at 773-834-6643 (press option 4).

Best wishes for a successful and healthy academic year!

**UCHC Student Wellness**
Please speak with your chief of student affairs if you have a question about whether your program is considered insurance required. If the answer is ‘required’ students are required to enroll in U-SHIP and may not waiver with a comparable coverage.

Students who waive U-SHIP in the 2022-2023 year, or students who are not enrolled in U-SHIP, will be required to submit a reflective ‘Student Wellness’ in attention of their non-enrollment attitude of Student Wellness. Students who do not enroll in health insurance benefits on U-SHIP students may lose their benefits or become a lower priority.

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**2023Q4-ABR**
Many HMO (Health Maintenance Organization) plans are registered as a student at the University of Chicago until age 26. With U-SHIP, you are covered for as long as you are still a student. Under the Affordable Care Act, health plans provide coverage for dependent children up to age 26. With U-SHIP you are covered for as long as you are registered as a student at the University of Chicago.

<table>
<thead>
<tr>
<th>Maximum Benefit</th>
<th>Out Of Network Provider: $1,000 Combined Deductible Per Policy Year</th>
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<table>
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<tr>
<th>An Out-of-Policy Limit</th>
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<tr>
<td>$120 Preferred Provider</td>
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<td>$240 Out-of-Network Provider</td>
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<tr>
<th>Annual Out-of-Policy Limit</th>
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<tr>
<td>$240 Out-of-Network Provider</td>
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</tbody>
</table>

### Mental Health and Substance Use Disorder Treatment Expenses
- Preferred Provider: 60% of Allowed Amount after Deductible
- Out-of-Network Provider: 60% of Allowed Amount after Deductible

### Physician Office Visit Expenses
- Preferred Provider: 90% of Allowed Amount after Deductible
- Out-of-Network Provider: 50% of Allowed Amount after Deductible

### Inpatient Hospitalization Expenses
- Preferred Provider: 90% of Allowed Amount after Deductible
- Out-of-Network Provider: 50% of Allowed Amount after Deductible

### Medical Emergency Expenses
- Preferred Provider: 90% of Allowed Amount after Deductible
- Out-of-Network Provider: 50% of Allowed Amount after Deductible

**Plan Benefits for Covered Medical Services.** Please note that if you are seen by a provider who is not a “preferred provider,” or if you visit an “out-of-network provider” and still receive care, you may be responsible for a higher copay or coinsurance than stated above underPreferred Provider or Out-of-Network Provider. For a list of providers in the UnitedHealthcare Choice Plus Network, please visit UHCSR.com. Coverage under a comparable insurance plan will apply as per the policy. Please review the “What” section of this document for more details.

Students who may seek psychotherapy and other covered mental health services from a provider in the United Behavioral Health Network. No referral is required. The list of behavioral health providers can be found by accessing “Live and Work Well” through the student’s MyAccount with UnitedHealthcare StudentResources. Copay and coinsurance charges will apply as per the policy. To learn more about Preferred Providers, visit www.UHCSR.com/uchicago.

**What...**

**Is a Student Insurance Plan Important?**

- **Compare U-SHIP with other health insurance plans.**
- **Do you have coverage while you’re away from home or abroad?**
- **Deductible/Out-of-Pocket Max.**
- **When considering which insurance plan to purchase, carefully consider your anticipated medical needs and the benefits of each plan.**
- **Students may seek psychotherapy and other covered mental health services from a provider in the United Behavioral Health Network. No referral is required.**

**How...**

**...Much Does It Cost?**

- **The Annual Premium**
- **Student**
- **$4,800**
- **Student + 1 Dependent (Spouse or Child)**
- **$9,600**
- **Student + 2 or More Children**
- **$14,349**
- **Seminary Student**
- **$4,800**
- **Opt In Programs**
- **$4,800**

**Coverage Periods**

- **Annual**
- **9/1/22 - 8/31/23**
- **Student + Spouse + Children**
- **$19,095**
- **Student + 2 or More Children**
- **$14,349**
- **9/1/22 - 8/31/23**

**Where...**

**Do I Enroll or Waive Enrollment in U-SHIP?**

**Student Health Insurance Requirements**

- **Each year, all registered students must confirm enrollment in U-SHIP or waive U-SHIP by providing proof of active coverage under a comparable health insurance plan.**

**...Do I go to get Medical Care and/or Psychotherapy?**

- **Students are encouraged, but not required, to first go to UChicago Student Wellness to receive medical and/or psychotherapy services unless they are experiencing an emergency.**
- **All services received at Student Wellness are covered, at no cost, for students in eligible programs.**
- **For a list of services provided by Student Wellness visit:**
  - **https://wellness.uchicago.edu/about/services.**
- **Additionally, for medical services, students on U-SHIP may visit any UnitedHealthcare Choice Plus Network provider directly. No referral is required. The list of providers in the Choice Plus Network is available through the student’s MyAccount with UnitedHealthcare StudentResources. Copay and coinsurance charges will apply as per the policy. Please review the “What” section of this document for more details.**

**Psychotherapy?**

- **Students may seek psychotherapy and other covered mental health services from a provider in the United Behavioral Health Network. No referral is required.**
- **The list of behavioral health providers can be found by accessing “Live and Work Well” through the student’s MyAccount with UnitedHealthcare StudentResources. Copay and coinsurance charges will apply as per the policy.**

**When...**

**Why...**

- **Consider the deductible, coinsurance, out-of-pocket maximum, copay, prescription drug coverage and provider network, among other benefits.**
- **Consider the deductible, coinsurance, out-of-pocket maximum, copay, prescription drug coverage and provider network, among other benefits.**
- **Refer to the Certificate for details on pediatric dental and vision benefits (age exclusions apply).**
- **Refer to the Certificate for a full description of the benefits. Limitations and exclusions apply.**
- **Refer to the Certificate for details on pediatric dental and vision benefits (age limits apply).**
- **Refer to the Certificate for details on pediatric dental and vision benefits (age limits apply).**