



# THE UNIVERSITY OF CHICAGO



2013–14 University of Chicago  
Student Health Insurance Plan (U-SHIP)

**Student Injury and Sickness Insurance  
Available — Details Enclosed!**

Brought to you by The University of Chicago  
and UnitedHealthcare StudentResources

## 2013 – 2014

## Welcome University of Chicago Students for the 2013–2014 Plan Year!

The University of Chicago requires all students to carry adequate health insurance to cover emergency and non-emergency care received in the Chicago area.

This year the University is partnering with UnitedHealthcare StudentResources to provide the University Student Health Insurance Plan (U-SHIP) which is available to all\* registered students at the University. **As a registered student, you will be automatically enrolled in U-SHIP unless you take action to waive U-SHIP by showing proof of enrollment in another comparable insurance plan.**

For students who register at the University Autumn Quarter 2013, the deadline to make your insurance enrollment or waiver decision is 5:00PM Central Time on October 25, 2013. To make your insurance or waiver decision go to the website: [studentinsurance.uchicago.edu](http://studentinsurance.uchicago.edu) which will be open starting July 1. On this website, you will be able to either confirm your enrollment in U-SHIP and indicate any dependents you wish to include on your plan, OR you will waive U-SHIP by providing information about your alternate insurance coverage.

Please note, students who do not make their enrollment or waiver decision by the deadline will remain enrolled in U-SHIP and will be responsible for the premium payment of \$3,021 for the 2013–2014 plan year. Students must complete this enrollment/waiver process each year.

Please read this Pamphlet carefully. It contains a description of U-SHIP, as well as the additional benefits you receive by being enrolled in U-SHIP such as dental and vision discounts, worldwide coverage if you study or travel abroad, and more. Detailed information about the U-SHIP plan, including the complete Plan Brochure, is also available at <http://studenthealth.uchicago.edu/> and at [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago).

Whether this is your first time enrolling in an insurance plan or you already know a lot about the topic, you may find that you have questions about the University Student Health Insurance Plan (U-SHIP) or about the University's health policies. You may email your questions to [studentinsurance@lists.uchicago.edu](mailto:studentinsurance@lists.uchicago.edu), or you may call the on-campus student insurance coordinators at 773-834-4543 (Press option number 2).

Best wishes for a successful and a healthy academic year!

Sincerely,

Melva Hardy, MHSA  
Executive Administrator  
Student Health and Counseling Services  
The University of Chicago

*\*certain exceptions apply and are listed at:  
<http://studenthealth.uchicago.edu>*



## Important Notice

Your student health insurance coverage, offered by UnitedHealthcare Insurance Company, may not meet the minimum standards required by the health care reform law for restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions on annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012 and \$500,000 for policy years beginning on or after September 23, 2012 but before January 1, 2014. Your student health insurance coverage puts a policy year limit of \$1,000,000 that applies to the essential benefits provided in the Schedule of Benefits policy 2013-451-1 unless otherwise specified. If you have any questions or concerns about this notice, contact Customer Service at 1-800-767-0700. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.



# What

## Is This Insurance Plan All About?

U-SHIP gives you the freedom to choose any doctor or other health care provider when you need it and where you need it—and still receive benefits under the Plan. Please note that your level of coverage is greater if you choose a provider that is in-network, i.e., “preferred provider.” To search for a provider go to [www.geoaccess.com/uhc/po/Default.asp](http://www.geoaccess.com/uhc/po/Default.asp), and select **UnitedHealthcare Choice Plus Network**. Here’s a brief description of the plan benefits.

# Why

## Is a Student Insurance Plan Important?

### Compare U-SHIP with other choices for injury and sickness insurance coverage

Health care costs can be very high, so having insurance coverage for emergency and nonemergency medical services in the area where you will attend school is very important. Carefully compare U-SHIP benefits and provider network (Choice Plus Network) with the benefits and provider network of any alternate plan you may be considering.

- **If you’re covered under your parents’ plan, coverage may end while you are still a student.**

Many health plans have age restrictions that limit coverage for dependent children. With U-SHIP, you are covered for as long as you are registered as a student at the University of Chicago.

- **Do you have coverage while away from home or abroad?** Many Health Maintenance Organization (HMO) plans only allow for emergency care while you are away from home. When you travel in the U.S. or study abroad, it’s good to know you’re covered were you to need health care. U-SHIP gives you that assurance.

- **Pre-existing condition.** Does the plan you are considering provide benefits for an ongoing medical condition? U-SHIP covers your pre-existing conditions.

When considering which insurance plan to purchase, carefully consider your current medical needs, the benefits highlighted in this pamphlet, and the specific benefits of U-SHIP by going online at [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago). Consider the Copay, coinsurance, out of pocket maximum, prescription drug coverage and provider network, among other benefits.

## Your Medical Benefits at a Glance\*

	U-SHIP Plan
Maximum Benefit	\$1,000,000 (per Insured Person, per Policy Year)
Plan Deductible	\$200 Preferred Provider, \$500 Out of Network per Insured Person per Policy Year
Annual Out-of-Pocket Limit	\$1,500 Preferred Provider, \$2,500 Out of Network per Insured Person per Policy Year (9/1/13-8/31/14)
Mental Illness and Substance Use Disorder Treatment Expense	Preferred Provider: Plan benefits are provided the same as for any other Sickness  Out-of-Network: Plan benefits are provided the same as for any other Sickness
Physician Office Visit Expense	Preferred Provider: 90% of Preferred Allowance  Out-of-Network: 70% of Usual & Customary Charges
Inpatient Hospitalization Expenses	Preferred Provider: 90% of Preferred Allowance  Out-of-Network: 70% of Usual & Customary Charges
Medical Emergency Expenses \$100 Copay Preferred Provider \$100 Deductible Out-of-Network (Copay/Deductible are in addition to the \$200 / \$500 per Policy Year Deductible.)	Preferred Provider: 90% of Preferred Allowance  Out-of-Network: 90% of Usual & Customary Charges

### Your Prescription Benefits at a Glance

<b>Prescription Drug Expenses Preferred Provider Coverage Only</b> Note: Your prescription costs are not applied toward your annual Out-of-Pocket Limit	UnitedHealthcare Pharmacy \$10 copay per prescription for Tier 1 \$25 copay per prescription for Tier 2 \$40 copay per prescription for Tier 3 up to a 31-day supply per prescription
--	---

\*This chart provides a brief summary of the benefits available under the plan. Refer to the plan brochure for a full description of the benefits. Limitations and exclusions apply.

# How

## Much Does It Cost?

### The Annual Premium

The chart below shows the cost for the annual policy. Generally, students are billed for the annual coverage in three installments—autumn, winter and spring—without additional billing for coverage during the summer. Students and/or their dependents enrolled in the plan who were eligible to begin enrollment in the winter or spring quarter, or who are eligible for coverage only in the autumn or spring quarters, will be charged for the coverage during the summer.

	Annual Policy
<b>U-SHIP Plan</b>	9/1/13–8/31/14
Student	\$3,021
Student+1 Dependent	\$8,166
Student + 2 or more Dependents (family discount)	\$12,555
Seminary Student*	\$5,144
Opt-In: SSA Evening/Weekend*	\$5,144
Opt-In: Booth Evening/Weekend*	\$5,144

\*Student of this program may enroll on a voluntary basis.



# When

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

### Student Health Insurance Requirement

Each year, all students must confirm enrollment in U-SHIP with the option to enroll dependents, or waive U-SHIP by providing proof of adequate coverage under a comparable health insurance plan.

To enroll or waive U-SHIP enrollment go to [studentinsurance.uchicago.edu](http://studentinsurance.uchicago.edu) and follow the online instructions. The enrollment/waiver deadline is October 25, 2013, or the fourth Friday of the winter, spring or summer quarters, if you register at the University for the first time in a quarter other than the autumn quarter.

If you do not make a selection by the enrollment deadline, or if your application to waive coverage is not approved, you will remain enrolled in U-SHIP for the 2013–2014 Plan Year and will be charged the annual premium.

## Coverage Periods

Annual	9/1/13–8/31/14
Autumn Term	9/1/13–1/5/14
Winter Term	1/6/14–2/28/14
Spring Term	3/1/14–8/31/14
Summer Term	6/23/14–8/31/14

The All Kids Healthcare Program at [www.allkidscovered.com](http://www.allkidscovered.com) is another option for children.

# Where

## Do I Go To Get Medical Care?

Whether you remain enrolled in U-SHIP or waive with an alternate plan, when you need medical care, you should first go to Student Health and Counseling Services (SHCS). As a registered student,\* you automatically have access to these services at the University. SHCS can provide the immediate attention you need and address your routine health care needs.

If you are enrolled in U-SHIP and need care that can't be provided at SHCS, go first to SHCS and you will be referred to a doctor or other health care provider at the University of Chicago Hospitals or elsewhere in the community, who is a member of the UnitedHealthcare Choice Plus Network, i.e., "Preferred Provider". You also may visit any UnitedHealthcare Choice Plus Network provider directly without a referral. However, please note that you will incur an additional \$50 Deductible for services received without a referral from SHCS. To learn more about Preferred Providers visit [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago).

*\*certain exceptions apply and are listed at:  
<http://studenthealth.uchicago.edu/studentinsurance/>*

This guide highlights some of the features of U-SHIP, including the Injury and Sickness insurance plan based on Policy Number 2013-451-1 and underwritten by UnitedHealthcare Insurance Company. Please go to [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago) to download the University of Chicago Student Injury and Sickness brochure which contains additional essential information about the policy and a description of coverage, including costs, benefits, exclusions, any reductions and limitations, and the terms under which the coverage may remain in force.

The master policy is on file at the University and contains all of the provisions, limitations, exclusions and qualifications of the insurance benefits. The master policy is the contract and will govern and control the payment of benefits. If there is a discrepancy between this document and the master policy, the master policy will prevail.

If you have any questions, please contact Customer Service at **866-348-8472** or [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com).

The Policy is a Non-Renewable One-Year Term Policy.



# THE UNIVERSITY OF CHICAGO

# And There's More

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

## UnitedHealth Allies®\* ([www.UnitedHealthAllies.com](http://www.UnitedHealthAllies.com))

A discount program that can save you between 10% and 25% or more on a variety of health-related services and products such as:

- **Alternative Health Care Programs\*** Discounts offered on alternative therapies and savings on vitamins and other health-related products.
- **Fitness Program\*** A program that offers discounts on health club memberships and home exercise equipment.

## Collegiate Assistance Program\*\*

24/7 toll-free access to Registered Nurses and Student Assistance Specialists that can talk with you about a variety of health, personal, work, financial or legal issues.

## Emergency Travel Assistance Services\*\*\*

## Medical Evacuation and Return of Mortal Remains Services\*\*\*

## Accidental Death and Dismemberment Benefit

\* The UnitedHealth Allies Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. **UnitedHealth Allies is NOT insurance.** UnitedHealth Allies provides discounts at certain health care providers for health services. UnitedHealth Allies does not make payments directly to the providers of health services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340; Glendale, CA 91209; 800-860-8773; [www.sr.UnitedHealthAllies.com](http://www.sr.UnitedHealthAllies.com); [ohacustomercare@optum.com](mailto:ohacustomercare@optum.com)

\*\* The Collegiate Assistance Program is a service provided by OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies.

\*\*\* These services are provided by FrontierMEDEX.

## Fully Insured Dental and Vision Plans\*\*\*\*

In 2013–14 the University is partnering with Delta Dental to provide optional enrollment in fully insured dental and vision plans. You may choose to enroll in either of these plans even if you do not enroll in U-SHIP. For benefit and price information visit: <http://studenthealth.uchicago.edu>

\*\*\*\* These plans are not affiliated with or underwritten by UnitedHealthcare Insurance Company.

## My Account

UnitedHealthcare provides each insured student with access to their plan online through **My Account**. Once enrolled in the plan you can create a **My Account** space easily:

1. Go to [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago)
2. Select the "Create an Account" link on the left side of the page.
3. Provide basic information, including your health plan ID number (the SR ID number located on your insurance ID card)
4. Begin using **My Account** immediately!

**My Account** can help you manage your plan at your convenience. Login to **My Account** to:

- Track your claims status, view Explanations of Benefits
- Submit an accident detail report
- Print your ID card, request a permanent replacement ID card
- Locate network providers
- Link to the Pharmacy Benefit Manager site to manage your prescriptions

# Learn More...

## On-Campus Insurance Coordinators

The University of Chicago hosts two (2) on site UnitedHealthcare **StudentResources** coordinators. The on campus UnitedHealthcare **StudentResources** offices are located in the Administration Building, rooms 231 and 232. The offices are open Monday through Friday from 8:30AM to 5:00PM Central Time. The on-campus representatives can be reached by phone at **773-834-4543** (press option #2).

UnitedHealthcare **StudentResources**  
P.O. Box 809025  
Dallas, Texas 75380-9025

**866-348-8472**, Monday through Friday,  
7:00AM to 7:00PM, EST

Or visit [www.UHCSR.com/uchicago](http://www.UHCSR.com/uchicago) and use **My Account** to manage your health coverage online.