



## Information about Student Health Insurance: We need you to take action!

The University of Chicago requires all students to carry adequate health insurance coverage. **We need you either to confirm your enrollment in the University Student Health Insurance Plan (U-SHIP) or waive U-SHIP by providing proof of comparable insurance. The enrollment/waiver site opens August 14 and closes October 13.**

### Enroll/ Waiver Process

1. Read below details
2. Starting on August 14, click [here](#) or go to <https://studentinsurance.uchicago.edu> to enroll or waive

The following is important information you need to know about the University of Chicago's annual insurance policies and requirements.

- All students (incoming and returning) must take action (either confirm U-SHIP enrollment or waive) at the beginning of each academic year.
- Open enrollment begins Monday, August 14 and extends through 5pm, **Friday, October 13** for students enrolled at the University this Autumn Quarter.
- **If you do not take action by the deadline, you will be default enrolled in the University Student Health Insurance Plan (U-SHIP) and will be billed for the full plan premium.\***

\*Please note: A small minority of students are enrolled in academic programs that are not eligible for U-SHIP; if you are uncertain about your U-SHIP enrollment status, please check with your academic program advisor.

### What are the requirements for waiving U-SHIP?

- To waive U-SHIP, students must affirm proof of comparable, active health insurance coverage, showing that the student will be covered as of September 1, 2017. To determine if your insurance plan qualifies for a waiver, review the Comparable Coverage Checklist [here](#).
- Students must complete the online Waiver Application [here](#).
- Students have until 5pm Friday, October 13 to waive. **If they fail to waive by the deadline, they will be enrolled in U-SHIP for the entire academic year and they will be billed for the full plan premium.**
- If you waive U-SHIP, your insurance plan may be audited to ensure it complies with all of the University's waiver requirements. If your plan does not qualify, you will be enrolled in U-SHIP for the full academic year.



### Can I enroll dependents into U-SHIP?

- If you wish to enroll dependents in U-SHIP coverage, you must do this when you enroll yourself, no later than 5 pm Central time on Friday, October 13 [here](#).

### Some benefits of the University Student Health Insurance Plan (U-SHIP)

- Low deductible and low out-of-pocket maximum provides affordable access to care.
- National network offers coverage when you are at school, at home, or anywhere away from campus.
- Coverage is integrated with campus medical and mental health services.
- International coverage is included, reimbursed at an in-network rate.
- Additional benefits include global emergency services, health and wellness discounts, and on-campus insurance support.

### U-SHIP vs. Alternate Insurance Plans

To make the best selection for your insurance needs:

- Pay attention to the relationship between the premium, deductible, and out-of-pocket costs (as premium costs go down, deductibles and out-of-pocket maximum costs typically increase). As you review and compare plans, we recommend that you consider how you would be impacted by an unanticipated medical expense, and how each plan would cover your costs.
- Consider your specific health requirements: chronic conditions (i.e., allergies, asthma, etc.), regular medication needs (i.e., what you currently pay for your medications vs. U-SHIP coverage), anticipated medical procedures (i.e., maternity), policy limits and exclusions.
- Make sure any alternate plan meets the University's [comparable coverage requirements](#).

### For additional information: Student Health Insurance office

Woodlawn Social Services Center, 950 E. 61<sup>st</sup> Street, 3<sup>rd</sup> floor

### UnitedHealthcare StudentResources on-campus representatives

Janice Thomas & James Abernathy

Mon – Fri, 8:00 am – 4:30 pm, rooms 368 & 370

773-834-4543 (select option 2) or [uchicagoadvocates@uhcsr.com](mailto:uchicagoadvocates@uhcsr.com)