

2008-2009 University of Chicago Student Health Insurance Plan

Beginning with the upcoming 2008-2009 plan year (September 1, 2008 – August 31, 2009), the University of Chicago is partnering with Student Resources (a United HealthCare company) to offer – comprehensive health care and insurance to students and their dependents. The plan coverage (inclusions and exclusions) will mirror the current 2007-08 (SASI) plan; however several enhancements have been made to next year's plan.

The following are new features of the 2008-2009 University of Chicago Student Health Insurance Plan:

Note: This summary provides highlights of the new plan. A more detailed policy will be available on this website (studenthealth.uchicago.edu) after June 13th.

- 90/10 coinsurance (i.e., the insurance will pay 90% of covered services after the student has satisfied a \$200 annual deductible). Last year's plan featured 80/20 coinsurance.
- Two plans to choose from:
 - **Basic:** \$200 deductible, 90/10 co-insurance, \$1,700 annual out-of-pocket maximum, \$1M lifetime max, \$1,500 annual prescription max
 - **Prescription Advantage:** same as above except for **unlimited** prescription benefit (highly recommended for students who take prescription medicines regularly)
- Special pharmacy arrangement with the University of Chicago Medical Center's DCAM pharmacy: Students who take chronic medicines will receive 3 months of prescription for the price of two months co-pay. Available only at the University's DCAM pharmacy.
- Rates (premiums) are charged to the student's bursar bill and are assessed over three quarters. The annual rates for 2008-09 are:
 - Basic Student = \$1,845/year
 - Prescription Advantage Student = \$2,811/year
- A new Family Plan – students who enroll two or more dependents on the student insurance will benefit from a 5% discount on the premiums.

Please note: although the student may select either Basic or Prescription Advantage coverage, dependents are only eligible for the Basic coverage

 - Basic Student + 1 dependent = \$5,064/year
 - Basic Student + 2 or more dependents = \$7,872/year (5% savings = \$411)
 - Prescription Advantage Student + 1 dependent = \$6,030/year
 - Prescription Advantage Student + 2 or more dependents = \$8,793/year (5% savings = \$456)

- Dental and Vision discount card: For no extra charge, students enrolled in the student health insurance will receive a dental and vision discount card, providing 10-30% discounts on certain services.
- Dental PPO – option for students who may have high dental needs and want a higher level of coverage.
 - For an additional monthly premium of \$30, students have access to the following dental benefits:
 - 100% coverage for Oral Evaluations (Diagnostic), X Rays (Diagnostic), Lab and Other Diagnostic Tests, Prophylaxis (Preventive), Fluoride Treatment (Preventive), Sealants, & Space Maintainers
 - 80% coverage for Restorations (Amalgams and Resin Based Only), General Services (Emergency Treatment and Anesthesia), Simple Extractions, Oral Surgery (includes surgical extractions), Periodontics, & Endodontics
 - 50% coverage for Inlays/Onlays/Crowns and Bridges, Dentures and other Removable Prosthetics, & Fixed Prosthetics
- Continuation coverage up to 12 months for students and dependents who were enrolled in the SASI plan during 2007-08, but will no longer be registered at the University in 2008-09. Continuation coverage enrollment will be administered by Student Resources.

For additional 2008-09 plan details, please check back on this website (studenthealth.uchicago.edu) after June 13th. Enrollment in the 2008-09 insurance will be available beginning July 1st at: registrar.uchicago.edu/health