

THE UNIVERSITY OF CHICAGO
OFFICE OF CAMPUS AND STUDENT LIFE
5801 S. ELLIS AVENUE
CHICAGO • ILLINOIS • 60637

To: Parents/Guardians of All Incoming Undergraduate Students

From: Celia M. Bergman, Ph.D.
Associate Dean of Students in the University
for Student Health and Administrative Affairs

Date: July 2009

Re: **University Student Health Insurance Requirements**

Please take time to read the following important information about the University's student health insurance requirements.

Mandatory Health Insurance Requirement

All students are required to carry health insurance that covers **at least 80% of expenses for *emergency and non-emergency* medical services obtained in the Chicago-area including:**

- Hospitalization (room and board)
- Outpatient mental health
- Outpatient diagnostics (such as labs and x-rays)
- High-cost procedures (such as CT scans and MRIs)
- Surgical procedures
- Physician charges
- Hospital facility charges
- Specialty care appointments (e.g., dermatology, allergy, physical therapy, etc.)

Automatic Enrollment in the University Student Health Insurance Plan

To ensure that every student has adequate coverage, **each year the University automatically enrolls all students in the University's Basic Student Health Insurance Plan** and assesses the quarterly premium on the student's bill (\$675/quarter). Therefore, unless your student takes action each year to **waive*** the University Student Health Insurance Plan by demonstrating proof of comparable insurance, then these health insurance charges will remain on your student's bill each quarter.

A Word of Caution about non-Illinois HMOs and Medicaid

Typically, HMO plans from another state do not provide the above level of coverage because they do not cover medical care provided outside of the state in which they were purchased. Also, Medicaid Plans often provide little or no coverage for care outside of the state in which they are issued. For more information about the limits of coverage for services provided in the Chicago area, please consult your current insurance carrier.

**(See reverse side for waiver details and deadline.)*

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Student Health Insurance Information (*cont'd*)

Waiving Enrollment in the Student Health Insurance Plan

First: Carefully review your student's alternate insurance plan to determine whether the level of coverage provided in the **Chicago area** meets or exceeds the criteria established by the University. (For a complete list of the criteria to waive the University Student Health Insurance Plan please visit: http://studenthealth.uchicago.edu/studentinsurance/health_USHIPwaiver.shtml). Waivers will only be granted for alternate policies that meet or exceed these criteria.

Then: Make sure your student has a copy of his/her insurance card and policy which will be needed not only to complete the waiver application, but also to receive medical care while here at the University of Chicago.

Finally: Your student must take action to waive the University Student Health Insurance Plan **no later than Friday, October 9, 2009**. If no action is taken by this date, then your student will remain enrolled in the University Student Health Insurance Plan for the entire year and will be responsible for the insurance charges each quarter.

Procedure to Waive the Student Insurance or Upgrade Prescription Coverage

All waiver requests or requests to upgrade to the Prescription Advantage Plan (see below) must be entered into the University's health enrollment website: <http://studentinsurance.uchicago.edu> **no later than Friday, October 9, 2009**. Your student will be able to access this website starting **July 1st** and will need a University CNet ID and password to do so. (For information on claiming the CNet ID and password visit: <http://nsit.uchicago.edu/services/cnetid/>).

Students Under 18 Years of Age: If your student will be under the age of 18 on or before October 9, 2009, then you will be required to complete an enrollment/waiver form on behalf of your student. This form will be mailed to you in mid August.

Two Levels of Prescription Drug Coverage Offered Under the University Student Health Insurance Plan

If your student will remain enrolled in the University Student Health Insurance Plan, your student will have the option to upgrade from the Basic coverage (which includes a \$1,500 annual limit on prescription costs) to the **Prescription Advantage** coverage (which provides **unlimited** prescription drug coverage). This higher level of coverage is highly recommended for students who have on-going medical conditions and take medications regularly. For more information about the Basic and Prescription Advantage plans, as well as the premiums for each, please visit: <http://studenthealth.uchicago.edu/studentinsurance/>

Reminder: Yearly Requirement

Please help your student in future years to remember that they must complete this health insurance enrollment/waiver process **each year** of registration at the University. We will contact your student directly by email with reminders about insurance enrollment/waiver procedures; **however, your assistance in this process is greatly appreciated.**

For More Information

Detailed information about the University Student Health Insurance Plan is available at <http://studenthealth.uchicago.edu/studentinsurance/>. If you have questions about the University's Student Health Insurance Plan or requirements, you may send an email to uchicagoadvocates@uhcsr.com or you may call the on-campus insurance office at 773-834-4543 (and press Option #2).