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To: University of Chicago Students **Returning** for Autumn Quarter 2009

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

Date: July 2009

RE: Student Health Insurance Update for 2009-10

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*Please share this message with the person(s) involved in making your health insurance decision this year.*

The following updates pertain to the University Student Health Insurance Plan (U-SHIP) for 2009-10:

**Take Action by October 9th:** Insurance Enrollment and Waiver Procedures for Autumn 2009

Highlights for 2009-10

Annual Out-of-Pocket Maximum Reduced

Prescription Advantage Coverage

Referral Requirement Made Easier

Faster Claims Processing

Family Plan

Improved Coverage for Dental and Vision

Premiums for 2009-10

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## **INSURANCE ENROLLMENT AND WAIVER PROCEDURES FOR FALL 2009**

Each year, all eligible students are automatically enrolled in the Basic coverage of the University Student Health Insurance Plan (U-SHIP) provided by United Healthcare/Student Resources.

You are required to make appropriate changes by **FRIDAY, OCTOBER 9TH** if you would like to:

- **Upgrade** your coverage to the Prescription Advantage coverage,
- **Enroll** your dependents in the Basic coverage, OR
- **Waive** your enrollment in U-SHIP by providing proof of comparable insurance.

Please log in with your cnet ID at <http://studentinsurance.uchicago.edu> to make any of the above changes. By making your insurance selection today you will ensure that the August 24th pre-bill issued by the Bursar's office accurately reflects your insurance

charges, and if you plan to waive U-SHIP coverage, making that change immediately will allow you to avoid future health insurance charges and possible late fees.

**If you do not take any action by FRIDAY, OCTOBER 9th, you will remain enrolled in the Basic coverage and be responsible for the premium payments of \$2,025 for the entire 2009-10 plan year** (September 1 – August 31).

Even if you are satisfied with being automatically enrolled in the Basic coverage, we strongly recommend that you **CONFIRM YOUR ENROLLMENT IN THE U-SHIP BASIC COVERAGE TODAY** by logging in with your cnet ID at <http://studentinsurance.uchicago.edu>. Confirming your enrollment in U-SHIP now ensures a smooth transition to the new plan year by allowing you to receive your U-SHIP (United Healthcare/Student Resources) ID card prior to September 1st. Even if you were enrolled in the Basic coverage last year, you will need a new ID card in order to fill prescriptions or see a physician outside of the Student Care Center or the Student Counseling and Resource Service when the new plan year begins on September 1st.

## **HIGHLIGHTS FOR 2009-10**

### Annual Out-of-Pocket Maximum Reduced

In response to student concern about the cost of medical care, the annual out-of-pocket maximum has been reduced from \$1,700/year to \$1,500/year with the start of the new plan year on September 1st.

During the period September 1 - August 31, your out-of-pocket costs to receive eligible medical services will not exceed \$1,500. Once you hit this maximum, then the insurance will pay 100% of eligible services. (Please note: Prescription costs do not apply toward the \$1,500 maximum.)

### Prescription Advantage Coverage

Students taking prescription medicines regularly are strongly encouraged to upgrade from the Basic coverage to the Prescription Advantage coverage. This level of coverage provides an unlimited benefit on your yearly prescription medicines, whereas the Basic Plan benefit maximum is \$1,500/year, and after you reach this limit you must pay full price for any additional prescription medicines.

You may upgrade to the Prescription Advantage coverage anytime before October 9th on the following website: <http://studentinsurance.uchicago.edu>

### Referral Requirement made Easier

Students enrolled in U-SHIP must use the Student Care Center (SCC) for their primary and preventive care. (For a list of the services provided at the SCC visit: <http://scc.uchicago.edu/services.html>). If you need medical services that cannot be provided at the SCC, then you will receive a referral from the SCC to see an outside provider that is part of the United Healthcare network. This year, you will only need one

referral from the SCC per condition (diagnosis). This means that you are no longer required to go to the SCC to receive a referral each time you need to see a specialist outside of the SCC.

#### Faster Claims Processing

This year, U-SHIP will be considered your “primary” insurance. Therefore, the insurance company will no longer need to verify whether you have additional insurance coverage, resulting in a faster turn-around time for claims processing and payment.

#### Family Plan

Students who have more than one dependent enrolled in the U-SHIP Basic plan benefit from a 7% discount (\$447) on premiums. Eligible dependents include a spouse, same-sex domestic partner, your child(ren), or the child(ren) of your same-sex domestic partner. For more information about the cost of the family plan, see the “premium” section below.

#### Improved Coverage for dental and vision

For no extra charge, students enrolled in U-SHIP will receive a Health Allies dental and vision discount card, providing 10-30% discounts on certain services. For more information visit: [sr.unitedhealthallies.com](http://sr.unitedhealthallies.com)

Students who would like to purchase a higher level of dental and/or vision coverage may do so through a new arrangement with Delta Dental.

The dental coverage includes: the option to switch between a PPO plan and an HMO plan from month to month (the HMO plan has greater cost savings but a smaller provider network); 100% coverage for 2 cleanings per year; 80% coverage for fillings and oral surgery on the PPO plan; annual benefit of up to \$2,000 per year on the PPO plan. The annual premium is \$314/year.

The vision coverage includes: one exam per year (\$10 copay); frames up to \$100 (20% off balance over \$100); lenses (\$25 copay); contacts up to \$80 (15% off balance over \$80). The annual premium is \$76/year.

For more detailed information about the optional vision and dental coverage visit: <http://studenthealth.uchicago.edu/studentinsurance/>

## **PREMIUMS**

Nationally, health insurance premiums increase each year. The student insurance market typically experiences 8-10% increases without any benefit enhancements. For 2009-10, the Student Health Insurance Review Committee (<http://shirc.uchicago.edu>) was able to negotiate a 9.8% increase in premium which includes the above-mentioned improvements.

The 2009-10 premiums are as follows:

Student:

Basic coverage: \$2,025/year (\$675/quarter)

Prescription Advantage coverage: \$3,090/year (\$1,030/quarter)

Family Plan: (the amounts below are in addition to the student premium above)

One Dependent (Basic): \$3,537/year (\$1,179/quarter)

Two or more Dependents (Basic): \$6,627/year (\$2,209/quarter)

## **WHOM TO CONTACT FOR MORE INFORMATION**

U-SHIP Coverage, Enrollment and Waiver Questions: Email [healthaffairs@uchicago.edu](mailto:healthaffairs@uchicago.edu) or call the on-campus insurance office at 773-834-4543 (press option #2)

FAQ about obtaining health care services at the University: visit <http://studenthealth.uchicago.edu/faq/>

HealthAllies Dental/Vision Discount Card: visit [sr.unitedhealthallies.com](http://sr.unitedhealthallies.com) (click on “provider search”) or call 1-800-860-8773

Dental/Vision Insurance through Delta Dental: visit <http://studenthealth.uchicago.edu/studentinsurance>