



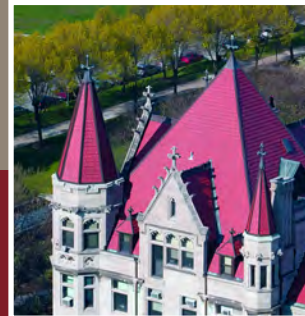
THE UNIVERSITY OF
CHICAGO



2009-10 University of Chicago - Student Health Insurance Plan (U-SHIP)

Student Health Insurance Available - Details Enclosed!

Brought to you by The University of Chicago
and UnitedHealthcare **StudentResources**



2009 - 2010

09COL1177

Welcome University of Chicago Students for the 2009-2010 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 the U-SHIP Basic level of coverage 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 2009, the deadline to make your insurance enrollment or waiver decision is October 9, 2009. To make your insurance or waiver decision go to the website: studentinsurance.uchicago.edu which will be open starting July 1st. On this website you will either confirm your enrollment in U-SHIP and indicate your desired level of coverage (Basic or Prescription Advantage) as well as 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 the U-SHIP Basic plan and responsible for the premium payment of \$2,025 for the 2009-2010 plan year. Students must complete this enrollment/waiver process each year. Please read this Pamphlet carefully. It contains a description of the Basic and Prescription Advantage levels 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/studentinsurance/> and at 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 or about the University's health policies. You may email your questions to healthaffairs@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,
Celia M. Bergman, Ph.D.
Senior Associate Dean of Students in the University for Student Health and Administrative Affairs
The University of Chicago

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

Why

Is a Student Health Insurance Plan Important?

Compare U-SHIP with other choices for health insurance coverage

Health care costs can be very high, so having insurance coverage for emergency and non emergency medical services in the area where you will attend school is very important. Carefully compare U-SHIP benefits and provider 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 at age 18 or 21.** 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. Consider the CoPay, coinsurance, out of pocket maximum, prescription drug coverage and provider network, among other benefits.



What

Is This Health 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 <https://www.geoaccess.com/uhc/po/Default.asp>. Here's a brief description of the plan benefits.

Your Medical Benefits at a Glance*

| | Basic Plan | Prescription Advantage Plan |
|---|--|---|
| Lifetime Aggregate Maximum | \$1,000,000 | \$1,000,000 |
| Plan Deductible | \$200 per Insured Person per Policy Year | \$200 per Insured Person per Policy Year |
| Annual Out-of-Pocket Limit | \$1,500 per Insured Person per Policy Year (9/1/09-8/31/10) | \$1,500 per Insured Person per Policy Year (9/1/09-8/31/10) |
| Outpatient Mental Health Benefits are limited to one visit per day up to a maximum of \$70 per visit. Maximum of 25 days per Policy Year. | Preferred Provider Plan: 100% of Preferred Allowance Out-of-Network: 60 % of Usual & Customary Charges | Preferred Provider Plan: 100% of Preferred Allowance Out-of-Network: 60 % of Usual & Customary Charges |
| Physician Office Visit Expense | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 60% of Usual & Customary Charges | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 60% of Usual & Customary Charges |
| Inpatient Hospitalization Expenses | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 60% of Usual & Customary Charges | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 60% of Usual & Customary Charges |
| Medical Emergency Expenses \$100 copay Preferred Provider \$100 Deductible out -of-Network (copay/Deductible are in addition to the \$200 Per Policy Year Deductible.) | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 90% of Usual & Customary Charges | Preferred Provider: 90% of Preferred Allowance Out-of-Network: 90% of Usual & Customary Charges |
| Your Prescription Benefits at a Glance | | |
| Prescription Drug Expenses Preferred Provider Coverage Only Note: Your prescription costs are not applied toward your annual Out-of-Pocket Limit | UnitedHealthcare Network Pharmacy / \$10 copay per prescription for Tier 1 / \$25 copay per prescription for Tier 2 / up to a 31 day supply per prescription (Limited to \$1500 maximum per Policy Year) | UnitedHealthcare Network Pharmacy / \$10 copay per prescription for Tier 1 / \$25 copay per prescription for Tier 2 / up to a 31 day supply per prescription There is no Prescription Drug Benefit Maximum; however, benefits are subject to the Policy Maximum Benefit. |

* This chart provides a brief summary of some of the benefits available under the plan. Refer to the plan brochure for a full description of 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 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 |
|--|-------------------|
| Basic Plan | 9/1/09 to 8/31/10 |
| Student | \$2,025 |
| Student + 1 Dependent | \$5,562 |
| Student + 2 or more Dependents (family discount) | \$8,652 |
| Seminary Student* | \$3,540 |

*Basic Plan Only. Seminary Students may enroll on a voluntary basis.

| | Annual Policy |
|------------------------------------|-------------------|
| Prescription Advantage Plan | 9/1/09 to 8/31/10 |
| Student | \$3,090 |



When

Do I Enroll or Waive Enrollment in U-SHIP?

Student Health Insurance Requirements

Each year, all students must confirm enrollment in the Basic Plan, upgrade to the Prescription Advantage Plan, enroll dependents in the Basic Plan, 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 and follow the online instructions. The enrollment/waiver deadline is October 9, 2009, or the second 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 the Basic Plan for the 2009-2010 Plan Year and will be charged the annual premium.

Coverage Periods

| | |
|--------------------|-------------------|
| Annual | 9/1/09 - 8/31/10 |
| Autumn Term | 9/1/09 - 1/3/10 |
| Winter Term | 1/4/10 - 3/28/10 |
| Spring Term | 3/29/10 - 6/20/10 |
| Summer Term | 6/21/10 - 8/31/10 |

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 the Student Care Center (SCC) or Student Counseling and Resource Service (SCRS). As a registered student,* you automatically have access to these services at the University. SCC and SCRS can provide the immediate attention you need and address your routine health care needs. The physicians and psychiatrists on staff at SCC and SCRS are faculty members of the University of Chicago Medical Center.

If you are enrolled in U-SHIP and need care that can't be provided at SCC or SCRS, go to the SCC/SCRS 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 Options PPO network, i.e., "Preferred Provider". You also may visit any UnitedHealthcare Options PPO network provider directly without a referral. However, please note that you will incur an additional \$50 Deductible for services received without a referral from SCC or SCRS. To learn more about Preferred Providers visit www.UHCSR.com/uchicago.

**certain exceptions apply and are listed at:
studenthealth.uchicago.edu/studentinsurance/*



And There's More ...

MyAccount

UnitedHealthcare provides each insured student with access to their plan online through MyAccount.

Once enrolled in the plan you can create a MyAccount space easily:

1. Go to 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 permanent ID card)
4. Begin using MyAccount immediately!

MyAccount can help you manage your plan at your convenience.

Login to MyAccount to:

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

Fully Insured Dental and Vision Plans*

In 2009-10 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://groupaccess.deltadentalil.com/uofchicago/>

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

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

● **UnitedHealth Allies®*** –

A discount program that can save you between 10% and 50% on vision and dental services at thousands of providers nationwide. UnitedHealth Allies also provides discounts 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**

** UnitedHealth Allies® is administered by HealthAllies®, Inc., a discount medical plan organization located in Glendale, CA. UnitedHealth Allies is not insurance.*

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

**** These services are provided by Scholastic Emergency Services via Assist America, Inc.*

Learn More!

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 8:30 am to 5:00 pm. 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,
7:00 am to 7:00 pm, EST
Or visit **www.UHCSR.com/uchicago**
and use MyAccount to manage your
health coverage online.

This guide highlights some of the features of U-SHIP underwritten by UnitedHealthcare Insurance Company and is based on Policy Number 2009-451-1,2. Please go to 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 customer.service@uhcsr.com.

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