

And There's More ...

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.*

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
- Provide information about other health insurance you may have
- 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

You may choose to enroll in either of these plans even if you do not enroll in U-SHIP. Just go to www.UHCSR.com/uchicago to review the benefit summaries. If you would like to enroll in either or both of these plans simply download, complete and submit the applicable enrollment form and premium payment to UnitedHealthcare **StudentResources**.

- *UnitedHealthcare PPO Dental:* Eligible preventive and diagnostic services are covered at 100% after a \$50 deductible (\$150 deductible for a family). Eligible basic services are covered at 80% in network and eligible major services (including inlays/onlays and crowns) are covered at 50% in network. This coverage is effective September 1, 2008 through August 31, 2009.
- *UnitedHealthcare Vision:* Priced to be affordable, this coverage provides one eye exam per year for a \$10 co-pay. Materials, including lenses, frames and contact lenses are included for a \$25 co-pay from in-network providers. Additional materials, both in and out of network and laser vision correction are also covered. This coverage is effective September 1, 2008 through August 31, 2009.

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** and **773-834-1554**.

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 United HealthCare Insurance Company and is based on Policy Number 2008-451-1.2. Please go to www.UHCSR.com/uchicago to download the 2008-2009 University of Chicago Student Injury and Sickness brochure which contains additional essential information about the policy and plan features.

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.



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**

2008 - 2009

08COL698

Welcome University of Chicago Students for the 2008-2009 Plan Year!

The University of Chicago requires all students to carry adequate health insurance to cover, among other costs, hospitalization and outpatient diagnostic and surgical procedures. If you reside in Chicago during the school year, your insurance must additionally cover medical care, other than for emergencies, in the Chicago area (e.g., an appointment with a specialist, radiology, lab tests, etc.).

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 2008, the deadline to make your insurance enrollment or waiver decision is October 10, 2008. The way to make your insurance enrollment or waiver decision is to go to the website: registrar.uchicago.edu/health/ 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 \$1,845 for the 2008-09 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, an optional dental PPO plan, 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 **www.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 773-834-1554 and 773-834-4543.

Best wishes for a successful and a healthy academic year!

Sincerely,

Celia M. Bergman, Ph.D.

Associate Dean of Students in the University for
Student Health and Administrative Affairs
University of Chicago

*certain exceptions apply and are listed at:

www.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 high, and you should carefully compare U-SHIP benefits and provider network with the benefits and provider network of either the insurance plan by which you are already covered or the plan you are considering purchasing.

- **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 immediately provide benefits for an ongoing medical condition? U-SHIP will.

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. Think about the copay, coinsurance, out-of-pocket costs, prescription drugs 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". 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	\$1,700 per Insured Person per Policy Year	\$1,700 per Insured Person per Policy Year
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.	100% of Preferred Allowance Out-of-Network: 60% of Usual & Customary Charges	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.

How

Much Does It Cost?

The Annual Premium

The chart below shows the cost per plan year 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	9/1/08 to 8/31/09
Student	\$1,845
Student + 1 Dependent	\$5,064
Student + 2 or more Dependents	\$7,872

	Annual Policy
Prescription Advantage Plan	9/1/08 to 8/31/09
Student	\$2,811

When

Do I Enroll or Waive Enrollment in U-SHIP?

Student Health Insurance Requirements

Each year, all students must make an intentional decision before the enrollment deadline, students may upgrade to the Prescription Advantage Plan, enroll dependents, or waive U-SHIP by providing proof of adequate coverage under a comparable health insurance plan. Coverage is mandatory for students. You also may elect to cover your eligible dependents in the U-SHIP Basic Plan.

To enroll or waive U-SHIP enrollment go to <https://registrar.uchicago.edu/health> and follow the online instructions. The enrollment deadline is October 10, 2008, 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 2008-2009 Plan Year and charged the annual premium.

Coverage Periods

Annual	9/1/08 - 8/31/08
Autumn Term	9/1/08 - 1/4/09
Winter Term	1/5/09 - 3/29/09
Spring Term	3/30/09 - 6/21/09
Summer Term	6/22/09 - 8/31/09

Where

Do I Go To Get Medical Care?

Usually 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 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, 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 United HealthCare Options PPO network, i.e., "Preferred Provider". You also may visit any United HealthCare Options PPO network health care provider directly without a referral; however, an additional \$50 Deductible per service penalty is incurred without a referral from SCC or SCRS. To learn more about Preferred Providers visit www.UHCSR.com/uchicago.

