Student & Scholar Health Insurance Program

Enrollment Guide

Your guide to health insurance decision-making and online enrollment
Protect your adventure.

Health care can be very expensive, and unexpected costs can stop your adventure right in its tracks. That’s why we offer the Iowa State University Student and Scholar Health Insurance Program, or ISU SSHIP. It provides coverage to undergraduate and graduate students, visiting scholars and their dependents when they need care during their time at Iowa State.

Use this step-by-step guide to find answers to frequently asked questions and to enroll yourself and your dependents in ISU SSHIP, administered by Wellmark Blue Cross and Blue Shield of Iowa (“Wellmark”).
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“So what is insurance, anyway?”

Basically, you buy insurance to protect yourself from financial loss. As an example, let’s look at health insurance. American health care can be very expensive, even for a simple doctor visit. If you get sick or hurt and don’t have health insurance, the bills could quickly pile up and send you into deep debt. With health insurance, you pay a regular and affordable fee for your health care coverage. Then if you get sick or hurt, your health insurance will help pay for some or most of the cost of your care. You will be responsible for your share of the covered health services. 

Visit our website to learn more about health insurance costs.
“Do I have to get ISU SSHIP insurance? Or is it just nice to have?”

It depends who you are! All ISU students taking enough credit hours, visiting scholars, and their dependents (spouses/domestic partners and children under age 26) are either eligible or required to enroll. Some are even enrolled automatically. Check out the chart below to see where you land.

<table>
<thead>
<tr>
<th>Dependent</th>
<th>You are automatically enrolled.</th>
<th>You are required to enroll.</th>
<th>You can enroll, but it isn’t required.</th>
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<tr>
<td>Domestic undergraduate student (U.S. citizen or permanent resident)</td>
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<tr>
<td>“I’m an undergraduate student.”</td>
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<td>“I’m a dependent of an undergraduate student.”</td>
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<td>Domestic graduate student (U.S. citizen or permanent resident)</td>
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<td>“I’m a graduate student without assistantship.”</td>
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<tr>
<td>“I’m a dependent of a graduate student without assistantship.”</td>
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<tr>
<td>Graduate assistant</td>
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<td></td>
<td></td>
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<tr>
<td>“I’m a graduate assistant.”</td>
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<td></td>
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<tr>
<td>“I’m a dependent of a graduate assistant.”</td>
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<tr>
<td>International student</td>
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<td></td>
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<tr>
<td>“I’m an international student.”</td>
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<td></td>
<td></td>
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<tr>
<td>“I’m a dependent of an international student.”</td>
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<tr>
<td>Visiting scholar</td>
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<td></td>
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<tr>
<td>“I’m a visiting scholar.”</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>“I’m a dependent of a visiting scholar.”</td>
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</table>

*Visiting scholars are required to maintain qualifying health insurance coverage for themselves and their dependents throughout their stay at Iowa State University, whether through ISU SSHIP or another insurance program.

To find out if your insurance qualifies, email the ISU SSHIP office at isusship@iastate.edu.
“Why would I buy insurance if I don’t have to?”

Getting sick may be the last thing on your mind. You’re young, you’re healthy — but it pays to think about illness before it happens. Unexpected, uncovered health care challenges can lead to years of debt.

“What if I’m on my parent’s plan?”
Thanks to the Affordable Care Act, young Americans can stay on their parents’ insurance until age 26. However, that coverage may not go as far as you think. For example, if you are from out-of-state, the doctors near ISU may not be in-network for your parent’s plan, meaning you could pay more for care. Before enrolling in the ISU SSHIP plan, review the coverage available through your parent’s plan.

**IN-NETWORK/OUT-OF-NETWORK**
If the doctor or hospital you visit is in your insurance company’s network, your health care costs may be significantly less than if you go to an out-of-network provider.
Open Enrollment Period
A designated time period when you and your dependents can purchase health insurance coverage. The Open Enrollment Period for ISU students and scholars is:

JULY 1 – AUG. 31, 2016

QUALIFYING EVENT
A significant change in your life that may make you eligible to enroll in health coverage.

“When can I enroll?”

You can sign up for ISU SSHIP insurance during the Open Enrollment Period — a period of time that comes around once a year when you and your dependents can elect and change your health insurance coverage. For ISU students and scholars, the Open Enrollment Period is July 1 – Aug. 31, 2016.

You may also be eligible to enroll outside the Open Enrollment Period if you have what’s called a “qualifying event.” A qualifying event is a major life change that makes you eligible to enroll in, or make changes to, your health coverage outside of the Open Enrollment Period dates. Visit our website for full details about qualifying events.

For ISU SSHIP, qualifying events include:

- Starting school at ISU during the spring or summer semesters
  (If you plan to start school in the fall, you must enroll during the Open Enrollment Period)
- You, your spouse, and/or children arriving to the U.S. from another country
- Marriage/domestic partnership
- Divorce
- Birth or adoption
- Involuntary loss of prior health or dental coverage
- Becoming eligible for an assistantship

Open Enrollment Period
A designated time period when you and your dependents can purchase health insurance coverage. The Open Enrollment Period for ISU students and scholars is:
“What do I need to do before I sign up?”

ISU SSHIP has made enrollment a quick and easy online process. But there are things you need to do before you get started. Complete this pre-enrollment checklist.

- Decide if you are enrolling in health and dental insurance or just health insurance. Visit our website for details about dental insurance and eligibility.

- Decide if you are covering any dependents. Dependents include a spouse/domestic partner and children under age 26.

- Gather the following information about yourself and all the dependents you are enrolling:
  - Local address
  - Date of birth
  - Social Security Number (International students and dependents: Call the ISU SSHIP office at (515) 294-4800 or (877) 477-7485 to get your ID number. Use it in place of a Social Security Number when enrolling.)

- Gather information about any additional insurance you or your dependents already have.

- If you are Medicare-eligible, find your Medicare card and have it with you while you are enrolling.
“I’m ready! How do I enroll?”

Has the Open Enrollment Period arrived, or have you had a qualifying event? Have you completed the pre-enrollment checklist above? Then you’re ready to go.

Enrolling is quick and painless with BluesEnroll™, the easy-to-use online portal provided by ISU SSHIP’s plan administrator Wellmark Blue Cross and Blue Shield.

Just follow the steps below.

Step 1. GO TO THE WEBSITE
You’ll find the BluesEnroll website at wellmark.bluesenroll.com. Or, you can get there by visiting the ISU SSHIP website at SSHIP.hr.iastate.edu and clicking “ENROLL NOW.”

![BluesEnroll Website Screenshot]

Step 2. CREATE A USERNAME AND PASSWORD
Click “Create an Account” and enter the required information. Once you are done creating a username and password, you will automatically be logged in to the system.

![Create an Account Screenshot]

Remember, if you are a graduate assistant or an international student, you are automatically enrolled for single health insurance coverage. If you need to add a spouse or dependent, call the ISU SSHIP office at (515) 294-4800 or (877) 477-7485 to get your ID number.
Step 3. ELECT YOUR COVERAGE
Elect your coverage by entering all the required information.

Step 4. CHECK YOUR INFORMATION
Review your information carefully. It's easy to miss a digit in your Social Security Number or forget to answer the Medicare coverage questions.
Step 5. **SUBMIT YOUR INFORMATION**

If you have double-checked everything and your information is correct, scroll down and click the “Save” button.

![Image of a screen showing a form with options for Medicare and Additional Insurance with buttons for Edit coverage and Save or Cancel.]

Step 6. **FINISH**

You will see a confirmation screen. Your enrollment for medical coverage is now complete. If you’d like to elect dental coverage, click “Begin enrollment” and follow the instructions.

![Image of a confirmation screen showing open enrollment complete with details of medical coverage including the cost and coverage provider.]

**Open Enrollment Complete!**

You have completed enrollment for the next benefit year. To make changes to any of your benefits, select the applicable Edit icon.

**Your benefits**

**Your Medical coverage**

You have selected the plan below! You have 130 days to make changes to your coverage.

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**Blue Choice - Student**

Offered By: Wellmark Blue Cross Blue Shield

Effective Date: 06/01/2016

Persons Covered: Cy Cardinal, Carol Cardinal

Cost: $233.00 per month

[Edit coverage] [Show coverage details]
“Oops! Something went wrong on my screen.”

If you try to enroll and receive an error message indicating that the system failed to verify your identity, contact ISU SSHIP at 515-294-4800 or 877-477-7485.

“Uh, oh … I think I made a mistake when I enrolled. Can I make changes to my coverage?”

You can come back to wellmark.bluesenroll.com and log in again to make adjustments, but only during the Open Enrollment Period from July 1 – Aug. 31, 2016. After the Open Enrollment Period, you can only make changes or elect coverage if you have what’s called a “qualifying event.” See page 7 of this guide or visit our website to learn more about qualifying events.
“I’m enrolled — now what?”

Congratulations! You now have insurance through ISU SSHIP.

And, you are now a member of Wellmark Blue Cross and Blue Shield, ISU SSHIP’s health insurance plan administrator. That means you get to take advantage of all the coverage and services that Wellmark has to offer. We recommend spending some time on the ISU SSHIP website at SSHIP.hr.iastate.edu to learn all about your benefits plan, how to use it, and how to make money-saving health care choices.

Soon, you’ll receive your Wellmark ID card in the mail. Keep this card with you at all times in your wallet or purse; you’ll need it to receive care or to pick up prescription medicines.

If you don’t receive your ID card, first double-check the address you entered in BluesEnroll. Your ID will be sent to that address. For additional help, call the ISU Customer Support Line at (800) 694-4110.

When your Wellmark ID card arrives, you’ll be eligible to take advantage of all kinds of member perks, tools, and services, including:

- **myWellmark** — Your secure member portal. Find helpful tools, check claims, review your benefits, and track your health care expenses—all in one place.

- **Wellmark Mobile App** — All your health insurance tools and information—pocket-sized. It’s everything you need from myWellmark when you’re on the go. Find the app on iTunes and Google Play.

- **Find a Doctor Tool** — Search for doctors, hospitals, and pharmacies in your network.

- **BeWell 24/7SM** — Real people. Real help. It’s Wellmark’s special phone line for when you need answer to your health questions, day or night.

- **Blue365®** — Sign up for discounts and deals on healthy stuff — everything from shoes to glasses to fitness trackers.

You can link to all of these tools and services from our ISU SSHIP website. Just go to the Tools page on our website.
“I’m lost and don’t know what to do. Help!”

No problem! We know health insurance can be confusing. Use these resources when you need support.

For questions about your insurance:
Wellmark Blue Cross and Blue Shield
ISU Customer Support Line
(800) 694-4110

For questions about ISU SSHIP:
ISU SSHIP
(515) 294-4800
(877) 477-7485
isusship@iastate.edu

For health-related questions:
BeWell 24/7
(844) 84-BEWELL (23935)

To make an appointment to see a doctor:
Thielen Student Health Center
(515) 294-5801