

IOWA STATE UNIVERSITY

[ISU SSHIP]  
Student & Scholar  
Health Insurance Program



ENROLLMENT GUIDE



Health and dental care can be very expensive, and unexpected costs can add up fast. That's why we offer the Iowa State University Student and Scholar Insurance Program, or ISU SSHIP. It provides coverage to undergraduate students, graduate students, visiting scholars and your dependents during your 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® and Delta Dental® of Iowa.

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“So what is  
[insurance],  
anyway?”

You buy insurance to protect yourself from financial loss. As an example, let’s look at health insurance. Health care in the United States can be very expensive, even for a simple doctor visit. If you get sick or hurt and you don’t have health insurance, the bills could pile up quickly 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 are either eligible or required to enroll. Some are even enrolled automatically. Check out the chart below to see where you land for both health and dental insurance.

Someone closely related to you (in the case of ISU SSHIP, that means a spouse, domestic partner, or children under age 26) who can be covered by your insurance.

**DEPENDENT**

		You are automatically enrolled.	You are required to enroll.	You can enroll, but it isn't required.
<b>DOMESTIC UNDERGRADUATE STUDENT</b> <i>(U.S. citizen or permanent resident)</i>	"I'm an undergraduate student."			HEALTH & DENTAL
	"I'm a dependent of an undergraduate student."			HEALTH & DENTAL
<b>DOMESTIC GRADUATE STUDENT</b> <i>(U.S. citizen or permanent resident)</i>	"I'm a graduate student without assistantship."			HEALTH & DENTAL
	"I'm a dependent of a graduate student without assistantship."			HEALTH & DENTAL
<b>GRADUATE ASSISTANT</b>	"I'm a graduate assistant."	HEALTH	HEALTH	DENTAL
	"I'm a dependent of a graduate assistant."			HEALTH & DENTAL
<b>INTERNATIONAL STUDENT</b>	"I'm an international student."	HEALTH	HEALTH	DENTAL
	"I'm a dependent of an international student."		HEALTH	DENTAL
<b>VISITING SCHOLAR</b>	"I'm a visiting scholar."		HEALTH*	
	"I'm a dependent of a visiting scholar."		HEALTH*	

\*For additional information regarding enrollment, visiting scholars should visit the [ISU SSHIP website](#) or contact the ISU SSHIP office at [isusship@iastate.edu](mailto:isusship@iastate.edu). Dental insurance is not available to visiting scholars through ISU SSHIP.



“Why would I [buy insurance] if I don’t have to?”

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

“What if I’m on [my parents’ plan]?”

Young people in the United States 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 on your parents’ plan**, meaning you could pay a lot more for care. Before enrolling in the ISU SSHIP plan, review the coverage available through your parents’ 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. Once you are enrolled in ISU SSHIP coverage, you can visit [wellmark.com/finder](https://wellmark.com/finder) to search for in-network health care providers near you.

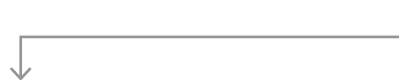
# “When can I [enroll]?”

You can sign up for ISU SSHIP insurance during the open enrollment period — a window of time that comes around once a year when you and your dependents can elect and change your health and/or dental insurance coverage.

**For ISU students and scholars, the open enrollment period is JULY 1 – SEPT. 30, 2023.**

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 insurance coverage outside of the open enrollment period dates.

[Visit our website](#) for full details about qualifying events.



## **QUALIFYING EVENT**

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

### **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 your children arriving in the U.S. from another country
- Marriage/domestic partnership
- Divorce
- Birth or adoption
- Involuntary loss of prior health or dental coverage
- Newly eligible for other coverage
- Becoming eligible for an assistantship



## “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: To get your ID number, call the ISU SSHIP office at (515) 294-4800 or (877) 477-7485, or email [isusship@iastate.edu](mailto:isusship@iastate.edu). Use your ID number in place of a Social Security number when enrolling.*
- Gather information about any additional insurance coverage you or your dependents already have.
- If you are Medicare-eligible, find your Medicare card and have it with you when you enroll.

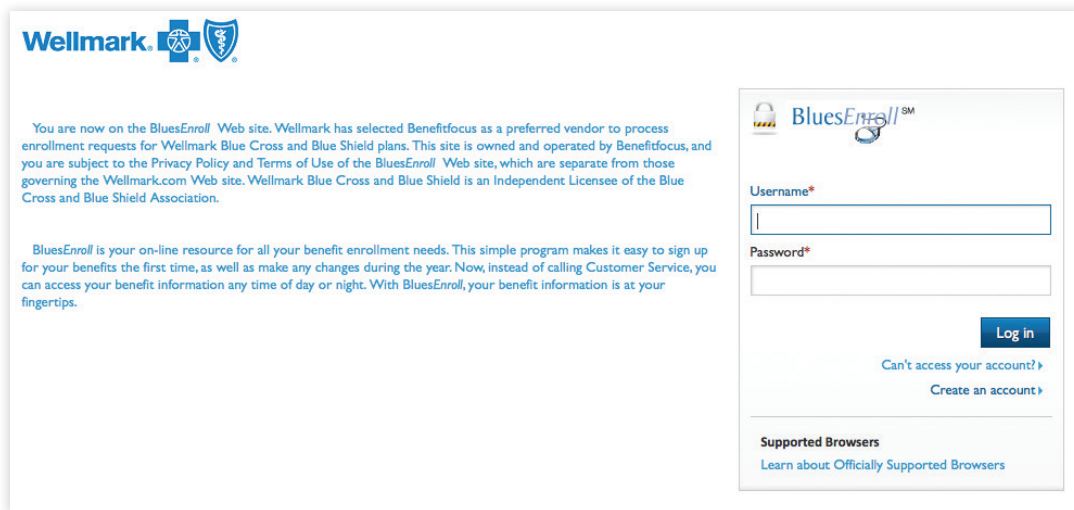
# "I'm ready! How do I [enroll]?"

Has the open enrollment period arrived, or have you had a qualifying event? Have you completed the pre-enrollment checklist on page 7? Then you're ready to go.

Enrolling is quick and painless with BluesEnroll<sup>SM</sup>, the easy-to-use online portal provided by ISU SSHIP's plan administrator Wellmark Blue Cross and Blue Shield.

## 1. GO TO THE WEBSITE

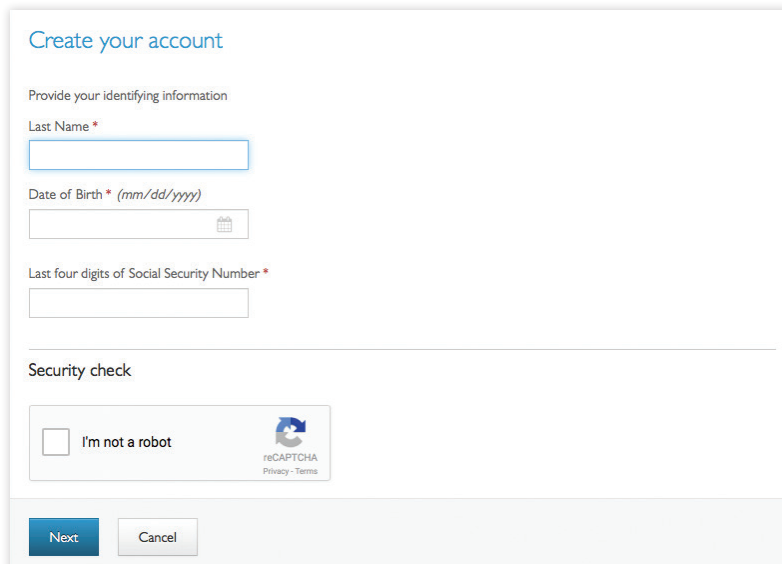
You'll find the BluesEnroll website at [wellmark.bluesenroll.com](http://wellmark.bluesenroll.com). Or, you can get there by visiting the ISU SSHIP website at [sship.hr.iastate.edu](http://sship.hr.iastate.edu) and selecting *Enroll Now*.



The screenshot shows the BluesEnroll website interface. On the left, there is a Wellmark logo and a paragraph of text explaining the site's purpose and ownership. On the right, there is a login form with fields for Username\* and Password\*. Below the password field is a blue 'Log in' button. There are also links for 'Can't access your account?' and 'Create an account?'. At the bottom of the form, there is a section for 'Supported Browsers' with a link to 'Learn about Officially Supported Browsers'.

## 2. ENTER OR CREATE YOUR USERNAME AND PASSWORD

If you are a returning user, enter your username and password to log in. If not, select *Create an Account* and enter the required information. Once you create a username and password, you will automatically be logged in to the system.



The screenshot shows the 'Create your account' form. It has a title 'Create your account' and a sub-header 'Provide your identifying information'. There are three input fields: 'Last Name\*', 'Date of Birth\* (mm/dd/yyyy)' with a calendar icon, and 'Last four digits of Social Security Number\*'. Below these is a 'Security check' section with a checkbox labeled 'I'm not a robot' and a reCAPTCHA logo. At the bottom, there are two buttons: 'Next' and 'Cancel'.

Remember, if you are a graduate assistant or an international student, you are automatically enrolled for single health insurance coverage. If you are enrolling a spouse or dependent and need an ID number, call the ISU SSHIP office at (515) 294-4800 or (877) 477-7485, or email [isusship@iastate.edu](mailto:isusship@iastate.edu).



### 3. ELECT YOUR COVERAGE

Elect your coverage by entering all the required information.

**NOTE:** If you are a **new user**, you will see this page. Select *Begin Enrollment* to get started.

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.

0/2  
Benefits Complete

Your benefits

1. Choose your Medical coverage

Begin enrollment

2. Choose your Dental coverage

Complete Enrollment Return home

**NOTE:** If you are a returning user, you will see this page. Select *Edit Your Benefits* to get started.

Welcome

Edit your benefits >

Benefits Snapshot

Open Enrollment Benefits Current Benefits

Medical  
SSHIP International Student - Iowa State University SSHIP POS HMO | Student Only

### 4. ADD DEPENDENTS

Add any dependents you wish to include in your medical coverage this year. Dependents include your spouse, domestic partner, and/or children under age 26.

Medical: Who do you want to cover?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits  
The Internal Revenue Service (IRS) requires the collection of Social Security Numbers (SSNs) for use in reporting health coverages. Failure to provide the SSN information may result in contact from the IRS after your individual income tax return is filed. Failure to provide the SSN information may also result in a \$50 penalty, per violation, imposed on each employee.

Eligible For Coverage

Select	Name	Relationship	Date of Birth	Gender	Actions
<input checked="" type="checkbox"/>	Jane Allen	Subscriber	01/01/1997	Female	

Add Dependent

Decline Coverage I would like to decline Medical coverage.


Next Previous

## 5. 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.) If you have double-checked everything and your information is correct, scroll down and select *Save*.


**2023-24 WBCBS Medical Offer Summary**

Your 2023-24 WBCBS Medical Offer benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

 **Medical**  
Iowa State University SSHIP POS HMO

Offered By: Wellmark Blue Cross Blue Shield  
Effective Date: 08/01/2023  
You Pay: \$194.00 per month  
Persons Covered: Jane Allen

**Medicare**  [Edit](#)  
No policy on record  
No medicare policy information on record

**Additional Insurance**  [Edit](#)  
No policy on record  
No additional insurance policy information on record

[Edit coverage](#)


[Save](#) [Cancel](#)

## 6. ELECT OR DECLINE DENTAL COVERAGE

Your enrollment for medical coverage is now complete. You can now elect or decline dental coverage. Select *Begin Enrollment* and follow the instructions.


**Open Enrollment Benefits**

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming year.




[A note from your HR Administrator](#)

**Your benefits**

 **1. Your Medical coverage** \$194.00  
per month  
Iowa State University SSHIP POS HMO

Offered By:	Wellmark Blue Cross Blue Shield
Effective Date:	08/01/2023
Persons Covered:	Jane Allen

[Edit coverage](#) [Show Plan Details](#) 

**2. Choose your Dental coverage**

[Begin enrollment](#)

[Complete Enrollment](#) [Cancel](#)

## 7. ADD DEPENDENTS

Add any dependents you wish to include in your dental coverage this year. Dependents include your spouse, domestic partner, and/or children under age 26. You can also choose to decline dental coverage on this page.

Dental: Who do you want to cover?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits  
The Internal Revenue Service (IRS) requires the collection of Social Security Numbers (SSNs) for use in reporting health coverages. Failure to provide the SSN information may result in contact from the IRS after your individual income tax return is filed. Failure to provide the SSN information may also result in a \$50 penalty, per violation, imposed on each employee.

Eligible For Coverage

Select	Name	Relationship	Date of Birth	Gender	Actions
<input checked="" type="checkbox"/>	Jane Allen	Subscriber	01/01/1997	Female	

[Add Dependent](#)


[Decline Coverage](#) I would like to decline Dental coverage.

[Next](#) [Previous](#)

## 8. FINISH

Select *Complete Enrollment*. You will see a confirmation screen. Your enrollment is now complete. You can edit your enrollment selections between now and Sept. 30, 2023 when the open enrollment period ends.


Your benefits

 **Your Medical coverage** \$194.00  
per month

Iowa State University SSHIP POS HMO

Offered By: Wellmark Blue Cross Blue Shield  
Effective Date: 08/01/2017  
Persons Covered: Jane Allen

[Edit coverage](#) [Show Plan Details](#) ▼

 **Your Dental coverage**

You have declined this benefit.

[Edit coverage](#)

[Complete Enrollment](#)

✓ **Congratulations, Jane! You have successfully completed your enrollment process.**

Your confirmation number is: 14526282715-5b24c6. Please review and print your Benefit Detail Report for your records.



“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, or email [isusship@iastate.edu](mailto:isusship@iastate.edu).**

“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](https://wellmark.bluesenroll.com) and log in again to make adjustments, but only **during the open enrollment period from JULY 1 – SEPT. 30, 2023**. After the open enrollment period, you can only make changes or elect coverage if you have a qualifying event.

See page 6 of this guide or [visit our website](#) to learn more about qualifying events.

# “I’m enrolled — [now what]?”

## HEALTH INSURANCE

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, tools, and services that Wellmark has to offer. We recommend spending some time on the ISU SSHIP website at [sship.hr.iastate.edu](http://sship.hr.iastate.edu) to learn all about your benefits plan, how to use it, and how to make money-saving health care choices.

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

**myWellmark®** — Your secure member portal. Find helpful tools, check claims, review your benefits, get estimated costs for care, find a provider, and track your health care expenses — all in one place.

**myWellmark 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 at the [App Store®](#) or [Google Play®](#).

**BeWell 24/7<sup>SM</sup>** — Real people. Real help. It’s Wellmark’s dedicated phone line for when you need answers to your health questions. Call (844) 84-BEWELL day or night.

**Blue365®** — Sign up for discounts and deals on healthy stuff, from shoes to glasses to fitness trackers and more!

## [ VIRTUAL VISITS WITH DOCTOR ON DEMAND® ]

ISU SSHIP offers care from Doctor On Demand as part of our covered benefits. You can have a virtual visit at the touch of a button 24/7 and get care and prescriptions for colds, flu, allergies, upset stomachs, depression, anxiety and more — all from the comfort of home.\*

Costs are the same as in-person care:

- For a medical visit, deductible then 20% coinsurance
- For a mental health visit, \$0

Visit [DoctorOnDemand.com](http://DoctorOnDemand.com) and download the free app to get started.

\*Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, patients may be directed to make an appointment with a provider for the following morning.



## DENTAL INSURANCE

If you enrolled in dental insurance, you are now a member of Delta Dental of Iowa. We recommend spending some time on the [ISU SSHIP website](#) to learn all about your dental plan, how to use it, and how to make smart dental care choices. You’ll receive your Delta Dental ID card in the mail. If you don’t, check the address you entered into [BluesEnroll](#). Your ID will be sent to that address. You can call Delta Dental at (877) 983-3582 to order a replacement card.

When your Delta Dental card arrives, you’ll be eligible for member perks, tools, and services, including:

**Member portal** — Find helpful tools, check claims, review your benefits, and track your dental expenses.

**Vision discount** — With DeltaVision®, you can get discounts on frames, lenses, contacts, and LASIK surgery.

**Delta Dental Mobile** — All your tools and information in the palm of your hand. Find the app in the [App Store®](#) or [Google Play®](#).



**“I’m lost and don’t know what to do. [Help]!”**

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

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

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

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

For questions about your dental insurance:  
Delta Dental of Iowa Customer Service  
(877) 983-3582

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

