

[FAQs] About ISU SSHIP

WHAT IS ISU SSHIP?

ISU SSHIP is the **Iowa State University Student and Scholar Health Insurance Program**. It provides coverage to students and their dependents when they need care during their time at Iowa State University.

WHO IS REQUIRED TO ENROLL?

ISU SSHIP insurance is required for:

- *International undergraduate or graduate students registered for classes that total 1 credit or more*
- *Spouses/domestic partners and dependent children who have traveled with international students to the United States*

WHO IS ELIGIBLE TO ENROLL?

ISU SSHIP insurance is also available to:

- *Domestic undergraduate or graduate students registered for classes that total 5 credits or more*
- *Spouses/domestic partners and dependent children of students enrolled in the program*

NOTE: Auditing classes does not count toward eligibility.

WHAT DOES ISU SSHIP COVERAGE COST?*

Premiums will be added to your student university account (u-bill). If, due to a qualifying event, enrollment occurs after a semester has begun, premiums will be prorated. See the full plan for details.

	TOTAL ANNUAL PREMIUM	FALL	SPRING/SUMMER	SUMMER
	8/1/23–7/31/24	8/1/23–12/31/23	1/1/24–7/31/24	5/1/24–7/31/24
Student	\$2,328.00	\$970.00	\$1,358.00	\$582.00
Student & Spouse/Domestic Partner	\$4,860.00	\$2,025.00	\$2,835.00	\$1,215.00
Student & Child(ren)	\$4,380.00	\$1,825.00	\$2,555.00	\$1,095.00
Student, Spouse/Domestic Partner & Child(ren)	\$6,936.00	\$2,890.00	\$4,046.00	\$1,734.00

*Rates apply to international and domestic undergraduate students and graduate students without assistantship. Graduate assistants and visiting scholars should go to sship.hr.iastate.edu to view costs.

WHAT'S THE MOST I'LL PAY FOR COVERED EXPENSES?

Your out-of-pocket maximum for your plan year is as follows:

[\$4,100 for individuals] [\$8,200 for families]

Once you reach your out-of-pocket maximum, your plan pays 100% of covered costs for the rest of the year.

NOTE: Any penalties, premiums, balance-billed charges and health care costs this plan does not cover will NOT apply toward the out-of-pocket maximum. They are additional costs.



WHAT'S COVERED?

Except for care received at the Thielen Student Health Center where most services are 100% covered, ISU SSHIP plan members pay a \$450 deductible and then 20% coinsurance for care at in-network providers, and a \$600 deductible and then 40% coinsurance for care at out-of-network providers, until the out-of-pocket maximum is met. Visit sship.hr.iastate.edu for full details.

Care at the ISU Thomas B. Thielen Student Health Center

With ISU SSHIP insurance, most services cost \$0, including:

Routine medical exams

Lab and diagnostic X-ray services

Allergy immunizations and desensitization

Mental health office visits

Prescription drugs

In-network pharmacy:

Generic Rx: \$10 copay

Brand-name Rx: \$20 copay

Out-of-network pharmacy:

Generic Rx: \$10 copay + the difference in cost over an in-network pharmacy

Brand-name Rx: \$20 copay + the difference in cost over an in-network pharmacy

Physical therapy

\$10 copay at Cyclone Sports Medicine and at in-network providers

Mental health office visits

\$0 at in-network providers

Chiropractic office visits

\$10 copay at in-network providers

Emergency room visits

\$100 copay*

*Your \$100 copay will be waived if you are admitted to the hospital and the insurance company is notified within 24 hours. If you are admitted on the weekend, you must call on the first business day after admission.

Vision exam

\$0 for one vision exam per year at an in-network provider

VIRTUAL CARE

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 and download the free app to get started.

HOW DO I ENROLL?

During the open enrollment period
[July 1–Sept. 30, 2023]

Go to sship.hr.iastate.edu and select **Enroll Now**.

Students must re-enroll every year during the open enrollment period to continue coverage for themselves and their family members.

After open enrollment

Newly eligible students can enroll at the beginning of each semester. Dependents can only be added when a qualifying event occurs.

- *Qualifying events include: Marriage, the birth of a baby, or a spouse or dependent arriving in the United States. View a full list of qualifying events at sship.hr.iastate.edu.*
- *Please contact the ISU SSHIP office within 31 days if a qualifying event occurs at 515.294.4800 or 877.477.7485, or email us at isusship@iastate.edu.*

WHERE CAN I LEARN MORE?

Visit the ISU SSHIP website at sship.hr.iastate.edu for plan details. For questions about ISU SSHIP, call our office at 515.294.4800 or 877.477.7485, or email us at isusship@iastate.edu. For questions about insurance benefits, claims processing and pre-certification requirements, call the Wellmark ISU SSHIP customer service line at 800.694.4110.

*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.

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

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