

# [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 one credit or more*

## WHO IS ELIGIBLE TO ENROLL?

ISU SSHIP insurance is also available to:

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

**Note:** Auditing classes does not count toward your 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
	8/1/25 – 7/31/26	8/1/25 – 12/31/25	1/1/26 – 7/31/26	5/1/26 – 7/31/26
Student	\$2,520	\$1,050	\$1,470	\$630
Student and Spouse/Domestic Partner	\$5,268	\$2,195	\$3,073	\$1,317
Student and Child(ren)	\$4,752	\$1,980	\$2,772	\$1,188
Student, Spouse/Domestic Partner and Child(ren)	\$7,524	\$3,135	\$4,389	\$1,881

\*Rates apply to international and domestic undergraduate students, and graduate students without assistantship. Graduate assistants and visiting scholars should go to [sshship.hr.iastate.edu](https://sshship.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](https://sship.hr.iastate.edu) for full details.

### Care at the 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:

- Tier 1 prescriptions: \$10 copay
- Tier 2 and Tier 3 prescriptions: \$20 copay

### 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

## TELEHEALTH SERVICES

ISU SSHIP offers care from Doctor On Demand® by Included Health as part of our coverage. You can schedule a telehealth visit at the touch of a button 24/7 to get care and prescriptions for colds, flus, 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/Wellmark](https://DoctorOnDemand.com/Wellmark) and download the free app to get started.

## HOW DO I ENROLL?

### During the Open Enrollment Period

July 1 – Sept. 30, 2025

Go to [sship.hr.iastate.edu](https://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/qualifying-events](https://sship.hr.iastate.edu/qualifying-events).*
- *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](mailto:isusship@iastate.edu).*

## WHERE CAN I LEARN MORE?

Visit the ISU SSHIP website at [sship.hr.iastate.edu](https://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](mailto:isusship@iastate.edu). For questions about insurance coverage, 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.

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