Student & Scholar Health Insurance Program (SSHIP)
What is Provided?
Medical

• Graduate Assistants with a teaching, research, or administrative assistantship are eligible for the Self Only medical insurance which is a paid benefit of their position.

• Graduate Assistants may enroll their spouse/domestic partner and dependent children at an additional cost to them.
  • Dependents must be added within 31 days of your hire or a Qualifying Event.
  • Dependents accompanying international students must be enrolled in the ISU Student Health Insurance:
What is Provided?

Dental

• Graduate Assistants are eligible to receive a portion of the Self Only dental insurance as a paid benefit of their position

• Graduate Assistants may enroll their spouse/domestic partner and dependent children at an additional cost to them

• This coverage is NOT mandatory.
How Do I Enroll?

• WORKDAY! You should receive a to-do in workday allowing you to choose your benefits
  • Remember that Medical for self only coverage is required for your Assistantship unless you have an approved waiver

• The premiums beyond self only medical coverage will be deducted from your monthly pay
  • Medical coverage for dependents
  • Dental premiums for self only or dependents

• You can find the following Job Aid on our website: https://sship.hr.iastate.edu/enroll
How to Complete Your Benefit Enrollment

• Before enrolling in benefits as a new hire, review an information about your benefit options found here: https://sship.hr.iastate.edu/coverage

• For more information on the Student and Scholar Health Insurance Program (SHIIP), go to: https://sship.hr.iastate.edu/
How to Complete Your Benefit Enrollment

• Steps:
  • After your Form I-9 has been finalized, you will receive more onboarding tasks
  1. Select the Inbox in Workday
  2. Select the inbox item for Change Benefits for Life Event
  3. Click Let’s Get Started
How to Complete Your Benefit Enrollment

• This will open the enrollment screen and you will be defaulted to medical self only coverage and dental will be waived
  • If this is correct at the bottom of screen click
  • If you need to make changes proceed to the next steps:
    1. To make changes to medical click manage
How to Complete Your Benefit Enrollment

2. Click Confirm and Continue
How to Complete Your Benefit Enrollment

3. Next to Coverage click on the 3 lines and 3 dots
   • Select the coverage level needed
How to Complete Your Benefit Enrollment

5. Select Add New Dependent

6. Select Ok
7. Enter Your Dependent’s Information (* are required fields) and click Save.
How to Complete Your Benefit Enrollment

8. To make changes to dental click Enroll

9. Select the dental insurance then select confirm and continue
How to Complete Your Benefit Enrollment

10. This will be defaulted to Yourself only

11. To add dependent, click the box next to the dependent’s name

12. Click Save
13. Review your benefit elections and click Review and Sign
14. Review your summary of benefits and select Submit
15. Your enrollment is now complete
   • You can select to view your benefits statement or click Done
I’m Enrolled – What Happens Next?

• It will take approximately 7-10 days for you to receive your insurance card(s).

• Your card states your name and insurance plan information and is used to show you have insurance when visiting the doctor.

• If you need to use your insurance and do not have your card yet, don’t panic!! Just call our office, and we will provide you with a temporary card and the information you need to receive care.
Where Can I Use My Health Insurance?

• Thielen Student Health Center
• McFarland Clinic, PC
• Mary Greeley Medical Center – Hospital and Emergency Room
• Primary Health Care (PHC)
• Other Locations Nationwide
Does It Matter Where I Go?

• YES!! You will face different costs depending on where you go to receive care.

• At the Thielen Student Health Center on campus, services are generally 100% covered.

• If you go to McFarland Clinic, Mary Greeley Medical Center, or Primary Health Care, you will have to pay more for care.
After Receiving Care – What Can I Expect?

• You will receive an Explanation of Benefits (EOB) from Wellmark.
  • Note: this is NOT a Bill!!

• The Explanation of Benefits simply provides a snapshot of the services you received, how much it costs overall, how much the insurance pays, and how much you will need to pay the provider of care, if anything.

• If you receive care similar to Example 2, 3, or 4 you will receive an actual bill from the provider of care, i.e. McFarland Clinic, Mary Greeley Medical Center, or the out of state hospital.

• It may take several weeks to receive a bill, and you may receive more than one bill. If you believe this is an error, or have not received a bill, you must call the provider of care.
ISU Student Dental Insurance

Delta Dental of Iowa

- Enrollment – Voluntary for all eligible students.

- Enrollment Period
  - Academic Year – July 1 to September 30
  - **No open enrollment any other time of the year for continuing students**
  - Spring/Summer – December 15 to January 31 (Only for new/transfer students)

- End Coverage
  - **Enrollment is for a full year**
  - Unable to drop coverage once enrolled
Where Can I Use My Dental Insurance?

- Thielen Student Health Center does not provide dental services, so you must find a dentist in the Ames area.

- Most dentists take Delta Dental insurance, but you should still use this tool to find a dentist near you!
  - https://www.deltadentalia.com/find-a-provider/
What Services Will Delta Dental Cover?

Benefit Design

- Routine Exam & Cleaning Two (2) per year
  - Even though you do not pay for them, these services add to your annual maximum benefit!
- Fillings, Extractions, Sealant 20% coinsurance
- Root Canal, Gum Disease 50% coinsurance

Annual Maximum Benefit = $600

- NOT COVERED Wisdom tooth removal, Orthodontics, TMJ expenses
What if I have my own health insurance...?
Health Insurance Waiver

• The following International Students *may* be eligible to waive the ISU Student Health Insurance:
  • Students sponsored by their home government (i.e. Saudi Arabia, Oman, UAE).
  • Approved exchange students with insurance through their home university (i.e. University of Birmingham, Delft University Netherlands).
  • Students who are being sponsored by an approved U.S or International organization (i.e. Fulbright).
  • Students with a visa other than J-1, F-1, J-2, or F-2 (i.e. H-1B, H-4, L-2).
  • Students who have been approved for OPT AND have insurance through their employer.

• Domestic Graduate Assistants can waive the ISU Student Health Insurance if you are:
  • An eligible dependent covered by your parents' health insurance (under the age of 26).
  • Covered by your own employer-sponsored health insurance.
  • Covered by a spouse or partner's health insurance.
  • Eligible for Medicaid or individual coverage through the federal marketplace.

Health Insurance Waiver Instructions:
https://sship.hr.iastate.edu/waive
Who Can I Talk To If I Need Help?

- Contact the Student and Scholar Health Insurance Program office at University Human Resources for eligibility, enrollment, and policy information.

Benefits Office – SSHIP
515 Morrill Road
3810 Beardshear Hall
Ames, IA 50011-2033
Phone: 515-294-4800 or 1-877-477-7485
Email: isusship@iastate.edu
Who Can I Talk To If I Need Help?

- Contact the Thielen Student Health Center for Campus Health Services, billing for services received at the clinic, and vaccine information.

Iowa State University
Sheldon and Union
Ames, IA 50011-2260
Phone: 515-294-5801
Website: http://www.cyclonehealth.org/
Who Can I Talk To If I Need Help?

- Contact Wellmark or Delta Dental for claims and specific coverage questions.

**Wellmark**
1331 Grand Ave
Des Moines, IA 50309
Phone: 1-800-694-4110
Website: [http://www.wellmark.com/](http://www.wellmark.com/)

**Delta Dental of Iowa**
P.O. Box 9000
Johnston, IA 50131-9000
Phone: 1-800-544-0718
Website: [https://www.deltadentalia.com/](https://www.deltadentalia.com/)