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.

AM I ELIGIBLE?
ISU SSHIP insurance is available to:

- Domestic undergraduate or graduate students registered for classes that total 5 credits or more
- International undergraduate or graduate students registered for classes that total 1 credit or more
- Spouses or domestic partners of students enrolled in the program
- 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.

<table>
<thead>
<tr>
<th></th>
<th>TOTAL ANNUAL PREMIUM</th>
<th>FALL</th>
<th>SPRING/SUMMER</th>
<th>SUMMER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8/1/18–7/31/19</td>
<td>1/1/19–7/31/19</td>
<td>5/1/19–7/31/19</td>
<td></td>
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<tr>
<td>Student</td>
<td>$1,392.00</td>
<td>$580.00</td>
<td>$812.00</td>
<td>$348.00</td>
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<tr>
<td>Student &amp; Spouse/Domestic Partner</td>
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<td>$1,210.00</td>
<td>$1,694.00</td>
<td>$726.00</td>
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<tr>
<td>Student &amp; Child(ren)</td>
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<td>$1,090.00</td>
<td>$1,526.00</td>
<td>$654.00</td>
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<td>Student, Spouse/Domestic Partner &amp; Child(ren)</td>
<td>$4,140.00</td>
<td>$1,725.00</td>
<td>$2,415.00</td>
<td>$1,035.00</td>
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</tbody>
</table>

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 for the year, your coverage is unlimited per covered person.

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.

Log on today at sship.hr.iastate.edu for details.

MORE

* 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 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% co-insurance for care at in-network providers, and a $600 deductible and then 40% co-insurance for care at out-of-network providers, until the out-of-pocket maximum is met. Visit us at sship.hr.iastate.edu for full details.

Care at the ISU Thomas B. Thielen Student Health Center

With ISU SSHIP insurance, most services are 100% covered, including:

- Routine medical services
- Lab and diagnostic X-ray services
- Allergy immunizations and desensitization
- Mental health office visits

Prescription drugs

In-network pharmacy:

- Generic medicine: $10 copay
- Brand-name medicine: $20 copay

Out-of-network pharmacy:

- Generic medicine: $10 copay plus the difference in cost over an in-network pharmacy
- Brand-name medicine: $20 copay plus the difference in cost over an in-network pharmacy

Physical therapy

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

Mental health office visits

100% covered (in-network)

Chiropractic office visits

$10 copay (in-network)

Emergency room visits

$100 copay

NOTE: 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 work day after admission.

Vision exam

One vision exam per year is 100% covered (in-network)

HOW DO I ENROLL?

During the Open Enrollment Period (July 1–Sept 30, 2018)

To enroll, go to sship.hr.iastate.edu and look for the Enroll Now tab.

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

IMPORTANT

After enrollment, everyone who has coverage through ISU SSHIP will be mailed a new Wellmark ID card at their Ames/campus address. You must have your ID card to receive covered care and prescriptions. If you do not receive your card, call the Wellmark® Blue Cross® and Blue Shield® ISU SSHIP customer service line at 800.694.4110.

After the Open Enrollment Period

- Following the open enrollment period, dependents can only be added when a qualifying event occurs. Newly eligible students can enroll at the beginning of each semester.
- Qualifying events include: Marriage, 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 60 days if a qualifying event occurs at 515.294.4800 or 877.477.7485.

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. For questions about insurance benefits, claims processing and pre-certification requirements, call the Wellmark ISU SSHIP customer service line at 800.694.4110.

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


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)。


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