Health care can be very expensive, and unexpected costs can stop your adventure right in its tracks. That’s why we offer ISU SSHIP: the Iowa State University Student and Scholar Health Insurance Program. It provides coverage to students, visiting scholars and their dependents when they need care during their time at Iowa State.

This flier covers some of the most frequently asked questions about the program. Visit SSHIP.hr.iastate.edu for full details.

**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 online 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

**AM I ELIGIBLE?**

ISU SSHIP INSURANCE IS AVAILABLE TO:

- Undergraduate or graduate students registered for classes that total 5 credits or more
  - NOTE: Online classes and audited classes do not count toward your eligibility
- Spouses or domestic partners of students enrolled in the program
- Dependent children of students enrolled in the program

**PHYSICAL THERAPY AT CYCLONE SPORTS MEDICINE AND IN-NETWORK PROVIDERS**

- $10 copay

**MENTAL HEALTH OFFICE VISITS: IN-NETWORK**

- 100% covered

**CHIROPRACTIC OFFICE VISITS: IN-NETWORK**

- $10 copay

**EMERGENCY ROOM (ER) VISIT**

- $100 copay for each visit to the ER
  - Your $100 copay will be waived if you are admitted to the hospital and the insurance company is notified within 24 hours
    - NOTE: If you are admitted on the weekend, you must call on the first work day after admission

**VISION EXAM: IN-NETWORK**

- One vision exam per year is 100% covered
WHAT’S THE COST?*

Premiums will be added to your student university account (u-bill) at the beginning of the fall and spring semesters. 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>Fall 2016 Fee Assessment</th>
<th>Spring 2017 Fee Assessment</th>
<th>Total Annual Premium</th>
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<tbody>
<tr>
<td>Student</td>
<td>$554.75</td>
<td>$776.65</td>
<td>$1,331.40</td>
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<tr>
<td>Student and Spouse/Domestic Partner</td>
<td>$1,165.00</td>
<td>$1,631.00</td>
<td>$2,796.00</td>
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<tr>
<td>Student and Child(ren)</td>
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<tr>
<td>Student, Spouse/Domestic Partner and Child(ren)</td>
<td>$1,664.30</td>
<td>$2,330.02</td>
<td>$3,994.32</td>
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</tbody>
</table>

*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.

HOW DO I ENROLL?

DURING THE OPEN ENROLLMENT PERIOD (JULY 1 – AUG. 31, 2016)

• To enroll, go to SSHIP.hr.iastate.edu

NOTE: Students must re-enroll every year during the Open Enrollment Period to continue coverage for themselves and their family members

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
  • NOTE: View a full list of qualifying events at SSHIP.hr.iastate.edu
• Please contact the ISU SSHIP office within 30 days if a qualifying event occurs at 515.294.4800 or 877.477.7485

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

OUT-OF-POCKET MAXIMUM

Your out-of-pocket maximum for your plan year is as follows:
• $4,100 for individuals
• $8,200 for families

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.

PLAN YEAR MAXIMUM BENEFIT

Once you reach your out-of-pocket maximum for the year, your coverage is unlimited per covered person.

WHERE CAN I LEARN MORE?

Visit the ISU SSHIP website at SSHIP.hr.iastate.edu for plan details.

WHO DO I CALL WITH QUESTIONS?

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 Wellmark Blue Cross and Blue Shield’s ISU customer service line at 1.800.694.4110.

IOWA STATE UNIVERSITY