



**STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST
2016-2017**

COMPARABLE COVERAGE CHECKLIST	Your Plan	Comparison to U-SHIP
Type of Plan: Individual / Family		Individual*
Annual premium		\$3,615
Annual deductible		\$500
Annual out-of-pocket maximum (per ACA, individual plans must be =/< \$6,850; family plans must be =/< \$13,700)		\$1,500
Plan Requirements:		U-SHIP benefits
Non-emergency as well as emergency care <i>provided in the Chicago area</i> (or local area where student will be residing and studying for the academic year)	Yes / No	Yes
Treatment for pre-existing conditions (with no waiting periods or exclusions)	Yes / No	Yes
Essential health benefits as defined by the Affordable Care Act (ACA):		
<ul style="list-style-type: none"> • Outpatient care (ambulatory patient services) 	Yes / No	Yes
<ul style="list-style-type: none"> • Emergency Services 	Yes / No	Yes
<ul style="list-style-type: none"> • Hospitalization (treatment for inpatient care) 	Yes / No	Yes
<ul style="list-style-type: none"> • Mental health services and addiction treatment 	Yes / No	Yes
<ul style="list-style-type: none"> • Prescription drugs 	Yes / No	Yes
<ul style="list-style-type: none"> • Maternity and newborn care 	Yes / No	Yes
<ul style="list-style-type: none"> • Rehabilitative services and devices 	Yes / No	Yes
<ul style="list-style-type: none"> • Laboratory services 	Yes / No	Yes
<ul style="list-style-type: none"> • Inpatient mental health care 	Yes / No	Yes
<ul style="list-style-type: none"> • Preventive services, wellness services, and chronic disease treatment 	Yes / No	Yes
<ul style="list-style-type: none"> • Pediatric services 	Yes / No	Yes
Plan has a claims administrator based in the U.S., a U.S. telephone number and address for submission of claims, and the insurance policy was issued in the U.S.	Yes / No	Yes
Coverage for medical evacuation and repatriation expenses: <ul style="list-style-type: none"> • Required for all F1 / J1 students • Required for all other students ONLY when they will be studying / traveling / doing research out of the United States during the current academic year (otherwise exempt and can check "yes") 	Yes / No	Yes
Active coverage from the day student arrives on campus through August 31, 2017 OR the end of their academic program (whichever comes first)	Yes / No	Yes

This Checklist is provided for reference purposes only. Students must waive U-SHIP enrollment through the online Enrollment /Waiver Application site, at <https://uship.uchicago.edu/> during the open enrollment period (for Autumn Quarter 2016, this will be August 1 – September 30, 2017).

*Students may enroll dependents into U-SHIP to provide family coverage.