

Insurance FAQ for University of Chicago International Students

2023-2024

Why does UChicago require me to have health insurance?

While the on-campus [Student Wellness Center](#) can provide primary care for [eligible](#) students, students often incur additional out-of-pocket expenses for medications, laboratory work, imaging, hospitalizations, and specialty care. It is important that students are able to receive appropriate health care when necessary, without undue financial burden.

What is U-SHIP and where can I learn more about it?

U-SHIP is the University Student Health Insurance Plan that is provided to UChicago students through UnitedHealthcare/StudentResources. All eligible students are enrolled in this plan each year unless they act before the deadline to waive* U-SHIP with comparable insurance. The U-SHIP provides very good levels of coverage nation-wide as well as internationally. For more information about USHIP visit: <https://wellness.uchicago.edu/student-insurance/u-ship/>

I already have health insurance that will cover me while I am studying at UChicago. How do I know if my alternate insurance meets the University's requirements?

Use the comparable coverage checklist at <https://wellness.uchicago.edu/student-insurance/u-ship/> to verify that your alternate insurance meets the University's requirements. If after reviewing the checklist you are still unsure, contact your insurance plan administrator and share the checklist with them to ensure your insurance meets each of the University's requirement. Please note: Your alternate insurance must have a U.S. based office and a U.S. phone number and provide both emergency and non-emergency care in the Chicagoland. If you have additional questions you can contact the on-campus insurance office at uchicagoadvocates@uhcsr.com

I am coming to study at UChicago on the J-1 Exchange Visitor visa. Does U-SHIP meet the requirements of the J-1 visa?

Yes, U-SHIP satisfies the J-1 visa requirements. For more information about these requirements visit: <https://internationalaffairs.uchicago.edu/page/health-insurance-requirements-j-1-exchange-visitors>

What is the annual premium for USHIP?

The premium is the amount you pay to be enrolled in the insurance program each year. For 2023-24, the annual premium for U-SHIP (student only coverage) is \$4,917. This will be broken down into 3 quarterly installments of \$1,639. You will be automatically assessed this amount on your student account for Autumn, Winter, and Spring quarters, unless you take action to waive* USHIP with comparable insurance before the deadline. For more information about U-SHIP premiums visit: <https://wellness.uchicago.edu/student-insurance/u-ship/>

If I enroll in U-SHIP, how much will I have to pay for healthcare?

Once you enroll in U-SHIP and pay the premium, you will be responsible for meeting the annual deductible on U-SHIP (i.e., the first \$400 of your medical costs) before your insurance begins to cover additional medical costs. After your annual deductible has been met, you will be responsible for a percentage of the cost of obtaining medical care (co-insurance). For more information about the costs associated with receiving care while covered by U-SHIP, please refer to our insurance resources on <https://wellness.uchicago.edu/student-insurance/u-ship/faqs-and-other-resources/>.

I am unfamiliar with the insurance terminology used in the United States. Where can I learn more about these terms as well as how insurance works in the United States?

There are many resources that exist to help you better understand how insurance works in the United States. Here are a few suggested sites that are included on the [FAQ and Other Resources](#) section of our website: *Health Insurance 101*; *Insurance Glossary*; *Helpful Videos*.

I have insurance through my foreign country government. Will this insurance satisfy the University's requirements to waive* USHIP?

Use the comparable coverage checklist at <https://wellness.uchicago.edu/student-insurance/u-ship/> to verify that your alternate insurance meets the University's requirements. If after reviewing the checklist you are still unsure, contact your insurance plan administrator and share the checklist with them to ensure your insurance meets each of the University's requirement. If you have additional questions, feel free to contact the on-campus insurance office at uchicagoadvocates@uhcsr.com.

What happens if I do not elect to enroll or waive* coverage by the set deadline?

You will be automatically enrolled in annual U-SHIP coverage and charged the premium, in three quarterly installments. The coverage will not be prorated and will be effective September 1. It is important to remember that being default enrolled in U-SHIP due to inaction is binding for the full year (September through August 31 of the following year).

Does U-SHIP cover me when I am off campus, traveling or studying abroad?

Yes, U-SHIP covers you during quarterly breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you are enrolled and premiums are paid. In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains, Security and Political Evacuation, Natural Disaster Evacuation and 24-hour worldwide travel assistance services through UnitedHealthcare Global. All services must be arranged for in advance and provided by UnitedHealthcare Global. Any services not arranged by UnitedHealthcare Global will not be considered for payment. For more information, please review the plan brochure at <https://wellness.uchicago.edu/student-insurance/u-ship/>.

Can I enroll my dependents on U-SHIP if they will join me in the United States?

Yes. Once you confirm your own U-SHIP enrollment, then you can add your dependents to the plan. You must add dependents before the deadline, which is typically the 3rd Friday of Autumn Quarter. For more information about adding dependents to U-SHIP visit: <https://wellness.uchicago.edu/student-insurance/u-ship/>.

If I enroll in U-SHIP, where will I go to receive care if I am sick?

Whether you remain enrolled in U-SHIP or waive* with comparable insurance, when you need medical care you should first go to the on-campus Student Wellness Center. If you are enrolled in U-SHIP and need follow-up care that cannot be provided by Student Wellness, you may access providers outside of Student Wellness without needing a referral. For maximum benefit from U-SHIP, we recommend you contact providers who are [in-network](#) with U-SHIP.

Who should I contact if I have questions about U-SHIP or the insurance requirement?

For more information about U-SHIP please visit: <https://wellness.uchicago.edu/student-insurance/u-ship/> There you will find the contact information for the on-campus insurance coordinators as well as the contact information for the University staff who help manage the student insurance program.

* Effective 9/1/21, U-SHIP enrollment is required for all PhD students at the University of Chicago. As such, PhD students are not eligible to waive U-SHIP with comparable coverage. Individual student premiums will be paid for PhD students at no cost to them.