Health Insurance Requirements

The University of Idaho requires all degree-seeking undergraduate students enrolled in 12 or more credits; graduate/Law students enrolled in 9 or more credits; and all international students to provide proof of health insurance or enroll in SHIP by the first day of each semester. Links to the online Health Insurance Information Form, the health insurance requirement, and SHIP coverage details are available at www.uidaho.edu/studentinsurance.

Students subject to the requirement are AUTOMATICALLY billed for the SHIP (under the heading of “Medical Insurance”) on their tuition bill if they have not submitted a current Health Insurance Information Form. For those students who have outside coverage, it is their responsibility to complete a Health Insurance Information Form prior to the first day of classes in order to have the insurance charge removed from their tuition bill. Students may change their selection at any time PRIOR to the first day of the semester. Online Health Insurance Information Forms are not accepted after the first day of a semester.

Health Insurance Information Forms are only valid for one semester. Continuing students must confirm their health insurance information prior to the first day of each semester. Students with a break in their academic enrollment are required to complete a new Health Insurance Information Form when they re-enroll and every semester thereafter. The credit on your student account is conditional pending verification of compliance.

Non-U.S. Citizens, see the “International Students” section of this brochure.

Verification of Health Insurance

The University of Idaho reserves the right to verify your health insurance information at any time during the year. The information you provided will be forwarded to an auditor for verification of compliance with the health insurance requirement. The credit on your student account for medical insurance is conditional pending verification of compliance. If you are subject to the health insurance requirement and discovered to be uninsured or have insurance that does not meet the minimum requirements you will be enrolled in SHIP and the semester charge for medical insurance will be placed on your student account.

Insurance MUST MEET the requirements below or the Substantial Compliance Standards outlined in the Health Insurance Requirement available at: www.uidaho.edu/studentinsurance

1. Effective on or before the first day of the semester.
2. Active and continuous for the entire semester with no break in coverage.
3. Include coverage for illness and injury (accident only plans do not qualify).
4. Include coverage for emergency and non-emergency services in the Moscow/Pullman area; OR area of program.
5. Include coverage for mental health and prescription services.
6. Cover injury while participating in intramural, club, or NCAA intercollegiate sports programs (if student is participating in such programs).

SHIP Coverage Dates/Form Deadlines

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>BEGINNING</th>
<th>THROUGH</th>
<th>DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>08/26/2019</td>
<td>01/14/2020</td>
<td>08/26/2019</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>01/15/2020</td>
<td>08/23/2020</td>
<td>01/15/2020</td>
</tr>
<tr>
<td>Summer (New Students Only)</td>
<td>05/18/2020</td>
<td>08/23/2020</td>
<td>10 working days after registration</td>
</tr>
</tbody>
</table>
INTERNATIONAL STUDENTS

International students are required to purchase SHIP or provide evidence of comparable health insurance coverage that meets or exceeds the University of Idaho's insurance requirements. International students must complete a separate waiver through the International Programs Office. The waiver process is available at www.ivandal.uidaho.edu. Student must login, select Insurance and Finances from the left side menu and complete the insurance information to request a waiver.

To waive out of SHIP, the substitute insurance plan must be in effect and approved BEFORE classes begin for the semester/session and must remain in effect with no policy lapses for every day the student remains a U of I student, including during summer breaks. If the student fails to maintain the comparable insurance, they will be required to purchase SHIP with possible penalties.

American Language and Culture Program (ALCP) students are subject to the same insurance requirements as other international students enrolled at the University of Idaho. ALCP students will be covered during the month(s) they are enrolled in the program, as long as coverage is purchased prior to or during the month(s) of attendance.

Any international student who has not purchased health insurance that meets all of these requirements, for themselves and/or their dependents (see Dependents of International Students below), may be subject to sanctions up to and including disenrollment and fee penalties (see U of I General Catalog).

DEPENDENTS OF INTERNATIONAL STUDENTS

Dependents are not eligible to purchase SHIP. However, all dependents of international students are required to have medical insurance meeting specific insurance requirements and must provide proof of insurance to the International Programs Office. Please contact the International Programs Office (IPO) at ipo@uidaho.edu for information on dependent requirements and possible health insurance companies and policies.

DEPARTMENTS OF INTERNATIONAL STUDENTS

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International students are required to purchase SHIP or provide evidence of comparable health insurance coverage that meets or exceeds the University of Idaho's insurance requirements. International students must complete a separate waiver through the International Programs Office. The waiver process is available at www.ivandal.uidaho.edu. Student must login, select Insurance and Finances from the left side menu and complete the insurance information to request a waiver.

To waive out of SHIP, the substitute insurance plan must be in effect and approved BEFORE classes begin for the semester/session and must remain in effect with no policy lapses for every day the student remains a U of I student, including during summer breaks. If the student fails to maintain the comparable insurance, they will be required to purchase SHIP with possible penalties.

American Language and Culture Program (ALCP) students are subject to the same insurance requirements as other international students enrolled at the University of Idaho. ALCP students will be covered during the month(s) they are enrolled in the program, as long as coverage is purchased prior to or during the month(s) of attendance.

Any international student who has not purchased health insurance that meets all of these requirements, for themselves and/or their dependents (see Dependents of International Students below), may be subject to sanctions up to and including disenrollment and fee penalties (see U of I General Catalog).

DEPENDENTS OF INTERNATIONAL STUDENTS

Dependents are not eligible to purchase SHIP. However, all dependents of international students are required to have medical insurance meeting specific insurance requirements and must provide proof of insurance to the International Programs Office. Please contact the International Programs Office (IPO) at ipo@uidaho.edu for information on dependent requirements and possible health insurance companies and policies.

Additional information regarding medical and prescription benefits available at www.uidaho.edu/SHIP

Student Health Insurance Plan

This brochure is designed to acquaint students and other interested parties with the medical services available at the Student Health Clinic. We ask that you read it carefully so that you will know the extent of medical services and insurance benefits you can expect.

The insurance becomes effective for a student as provided in the policy and explained in this booklet.

The description in this brochure is generalized information. A portion of the Student Health Insurance Program (SHIP) is underwritten by UnitedHealthcare Insurance Company. The master policy, Policy #2019-353-1/4, provides a complete description of benefits, limitations, exclusions, definitions, and special provisions of the injury and sickness insurance coverage underwritten by UnitedHealthcare Insurance Company. It is available and on file with the University. A Certificate of Insurance may be downloaded and printed at www.uhcsr.com/uidaho. In all cases the contract with UnitedHealthcare Insurance Company is the document that will prevail, in accordance with the “Blanket” policy regulations of the State of Idaho. The policy is a non-renewable one year term policy.

For information regarding SHIP Benefits outside of the Student Health Clinic, please see the applicable off-campus SHIP Brochure at www.uhcsr.com/uidaho.

Eligibility and Premium Cost

STUDENTS

Fall Semester
(Includes Coverage for Winter Break)
$951

Spring/Summer Semester
(Includes Coverage for Summer Break)
$951

Summer Semester
(For New Incoming Students Only)
$483

Students in the final year for completion of a degree may purchase SHIP without a credit hour restriction. The student must be covered by the SHIP during the immediately preceding semester to qualify for this waiver of the credit hour requirement. Special Circumstance Enrollment forms available at www.uidaho.edu/SHIP under FORMS.

Students who do not meet the credit hour requirements for eligibility because they are participating in a University of Idaho approved internship program are eligible for participation in SHIP. Special Circumstance Enrollment forms available at www.uidaho.edu/SHIP under FORMS.

Certain classes of graduate or undergraduate students who are not otherwise eligible may be approved for eligibility for SHIP. Contact SHIP Office for information.

REFUNDS

Refunds will be made upon entry of any Insured Person into the Armed Forces. A prorated refund will be returned to such person upon request. Students enrolled in SHIP who withdraw from the University of Idaho for non-medical reasons during the first 30 calendar days of class during any semester or summer session are not eligible to continue in SHIP. Students must notify Student Accounts of such withdrawal and the entire cost of the coverage for that period will be refunded. Such students, will not be entitled to any benefits and no claims will be honored. No other refunds will be issued.

INELIGIBLE STUDENTS

Students who are board-appointed faculty or staff of the University of Idaho are not eligible for SHIP. Students enrolled ONLY in correspondence study, non-credit courses (except international students), online courses, TV courses or continuing education courses are not eligible for SHIP. Any class of U of I students not specifically identified as being eligible for the SHIP in this brochure or at the SHIP website also are ineligible for participation in the SHIP.
Early Enrollment

Students, including international, who are required to be on campus or participate in a university-sponsored or university-affiliated activity before the effective date of coverage of this plan should contact the SHIP Office at 208-885-2210 or health@uidaho.edu for additional information regarding an adjusted effective date.

Late Enrollment

QUALIFIED LATE ENROLLEES

Students who involuntarily lose employer-sponsored health insurance or Medicaid after the Open Enrollment deadline may enroll in SHIP within 30 days of the date of loss of their previous coverage. Documentation of the involuntary loss of coverage must be provided to U of I’s SHIP Office. Forms are available at www.uidaho.edu/SHIP under FORMS.

Students enrolled in any Study Abroad program should note that loss of health insurance provided by the Study Abroad programs upon return to the UI, is not an involuntary loss of health insurance. Students studying abroad for one semester will not be allowed to purchase the SHIP insurance upon return if they waived their health insurance for the previous semester, unless their return to U of I is during an Open Enrollment Period.

For students purchasing coverage on a prorated basis the cost of coverage will be the average monthly cost, up to the maximum cost per semester. The full monthly cost of coverage is charged even if only one day of the month is needed for coverage.

Termination of Coverage

The insurance for Insured Persons will continue through the last day before the next semester starts. In addition, if an eligible student decreases his/her credit hours to below minimum status prior to the first 30 calendar days of the semester he/she is enrolled the student will be terminated from coverage for the semester that they were enrolled.

Extension of Benefits After Termination

The coverage provided under this policy ceases on the Termination Date. However, if an Insured is Totally Disabled on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 90 days after the Termination Date. “Totally Disabled” means a condition of a Named Insured which, because of Sickness or Injury, renders the Insured unable to actively attend classes.

COBRA

This plan does not provide any conversion privilege or opportunity to extend eligibility under the policy. This plan is not subject to the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA)

Access to Student Health Clinic Services

Full-time, part-time and non-degree undergraduate and graduate students enrolled for one or more credits at the University of Idaho and their dependents are eligible for services.

Insurance at the Student Health Clinic

Complete insurance information must be provided at the time of service. If you are enrolled in SHIP, you will pay the applicable co-payments for services at the Student Health Clinic. The Student Health Clinic does not bill or coordinate benefits with any insurance carrier for SHIP benefits.

The Student Health Clinic has the capability to bill a number of private health insurance and managed care organizations. Insurance programs and deductibles vary. Confirm insurance coverage for services provided at the Student Health Clinic prior to your visit.

SERVICES AT THE STUDENT HEALTH CLINIC

A portion of the cost of the SHIP premium is retained by U of I and Gritman Moscow Family Medicine to provide certain benefits at the Student Health Clinic. Accordingly, these benefits are not insured by UnitedHealthcare Insurance Company under Policy #2019-353-1/4. Covered students are not required to submit claims for these expenses.

Services at the Student Health Clinic are available to all students regardless of their type of insurance coverage.

WATCH THE WEBSITE FOR PROGRAM INFORMATION AND UPDATES

www.uidaho.edu/studenthealth
The services covered under this Schedule are not insured by UnitedHealthcare Insurance Company. A portion of the cost of coverage is retained by U of I and Gritman Moscow Family Medicine to provide the following benefits at the Student Health Clinic.

<table>
<thead>
<tr>
<th>BENEFIT DESCRIPTIONS</th>
<th>COST / % COVERED BY SHIP PER VISIT</th>
<th>ADDITIONAL LIMITATIONS &amp; EXPLANATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Injections</td>
<td>$20 co-payment, then 100% for each injection</td>
<td>Includes allergy shots (excluding serum). Travel shots are not included.</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Covered 100%</td>
<td></td>
</tr>
<tr>
<td>Provider Outpatient Visit</td>
<td>$30 co-payment, then 100%</td>
<td>Includes diagnosis of mental health conditions and durable medical equipment. Pregnancy testing is covered, but not obstetrical care. Major orthopedic services are not covered. Refundable deposit required for crutches.</td>
</tr>
<tr>
<td>Surgery (Minor) / Procedures</td>
<td>$45 co-payment, then 100% for each Procedure</td>
<td>Procedure co-pay applies when combined with OV. Includes wart removal, suturing, and other minor surgical services at the Student Health Clinic.</td>
</tr>
<tr>
<td>Colposcopy and Cryotherapy</td>
<td>Included in Provider OP Co-payment per Visit</td>
<td>Charges for laboratory services taken at the Student Health Clinic, including reference lab charges. Radiology charges provided by Gritman Medical Center and Palouse Imaging Consultants for x-rays taken at the Student Health Clinic.</td>
</tr>
</tbody>
</table>

*Laboratory and X-ray Services

*Includes HIV Rapid Testing. Laboratory services not related to illness or injury, and Preventative Care Services will not be included and will be billed direct to the student.

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**University of Idaho NON-DISCRIMINATION POLICY**

The University of Idaho has a policy of nondiscrimination on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity/expression, age, disability or status as a Vietnam era veteran. This policy applies to all programs, services, and facilities, and includes, but is not limited to, applications, admissions, access to programs and services, and employment.


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**Contact Information**

**Student Health Clinic**
Services provided by Gritman Moscow Family Medicine
208-885-6893
www.uidaho.edu/studenthealth

**Student Insurance (SHIP) and Business Office**
Student Health Building, University Avenue Entrance
208-885-2210
www.uidaho.edu/studentinsurance | health@uidaho.edu

**Vandal Health Education**
Student Health Building, University Avenue Entrance
208-885-4146
www.uidaho.edu/vandalhealth | vandalhealthed@uidaho.edu

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**After Hours Medical Care**

Gritman Moscow Family Medicine QuickCARE is a walk-in clinic located at 2500 West “A” Street (behind Walmart). Charges incurred at QuickCARE by students covered by the SHIP will be subject to the deductible, copayment and coinsurance provisions of the benefits underwritten by United HealthCare, as well as all other limitations and exclusions applicable to the SHIP. For information regarding benefits underwritten by United Healthcare Insurance Company please refer to the applicable policy information available at www.uidaho.edu/SHIP.

IF AT ANY TIME YOU ARE EXPERIENCING A LIFE THREATENING CONDITION PLEASE DIAL 9-911 IF ON CAMPUS, 911 OFF CAMPUS, OR GO DIRECTLY TO THE NEAREST EMERGENCY ROOM.