Health Insurance Requirements

The University of Idaho requires all degree-seeking undergraduate students enrolled in 12 or more credits; AND graduate/Law students enrolled in 9 or more credits to submit proof of valid health insurance as a condition of enrollment. International students are required to enroll in SHIP for compliance with the health insurance requirement. International students with a health insurance policy provided by their sponsoring government may submit policy information to the Student Insurance and Business Office to request a SHIP cancellation. Links to the Health Insurance Information Forms, 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.

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 provide 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 and/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).
7. International students must be covered by a policy provided by their sponsoring government.

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>08/24/2020</td>
<td>01/12/2021</td>
<td>08/24/2020</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>01/13/2021</td>
<td>08/22/2021</td>
<td>01/13/2021</td>
</tr>
<tr>
<td>Summer</td>
<td>05/16/2021</td>
<td>08/22/2021</td>
<td>10 working days after registration</td>
</tr>
</tbody>
</table>

www.uidaho.edu/studentinsurance

www.uidaho.edu/studenthealth

Services provided by:

Gritman VANDAL HEALTH
International Students

International students enrolled in 1 or more credits must have a policy provided by their sponsoring government or enroll in the University of Idaho Student Health Insurance Program (SHIP). Additional information available at [https://www.uidaho.edu/current-students/student-health-services/insurance/requirement/international-students](https://www.uidaho.edu/current-students/student-health-services/insurance/requirement/international-students).

### SUBMITTING HEALTH INSURANCE INFORMATION

Government sponsored international students cannot submit health insurance information online. They must submit a completed, signed hard copy of the printable Health Insurance Information Form AND a copy of both sides of their health insurance card to the Student Insurance and Business Office prior to the first day of the semester.

Health insurance must meet the minimum requirements and/or substantial compliance standards to qualify.

### 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](mailto:ipo@uidaho.edu) for information on dependent requirements and possible health insurance companies and policies.

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**Student Health Insurance Plan**

This brochure is designed to acquaint students and other interested parties with the medical services available at the Vandal 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.

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### 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

#### Special Circumstance Enrollment

- 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.
- 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.
- Degree seeking students enrolled in Online (Web), Hybrid, or Virtual Meeting courses may request continued SHIP enrollment.
- Certain classes of graduate or undergraduate students who are not otherwise eligible may be approved for eligibility for SHIP. Contact SHIP Office for information.
- Special Circumstance Enrollment forms available at [www.uidaho.edu/SHIP](https://www.uidaho.edu/SHIP) under FORMS. Forms must be submitted to the Student Insurance and Business Office by the first day of the semester or session student is requesting SHIP enrollment for.

#### 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.

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Additional information regarding medical and prescription benefits available at [www.uidaho.edu/SHIP](https://www.uidaho.edu/SHIP)
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.

HEALTH INSURANCE APPEALS

The Student Insurance and Business Office as the administering department of the University of Idaho Insurance Requirement has established the following procedure regarding health insurance appeals for exemptions or exceptions to the requirement. Appeals should be sent from the student's official Vandal email to health@uidaho.edu.

1. An appeals committee meets monthly as needed to review requests for insurance requirement exemptions and exceptions.

2. A request for review must be submitted in writing to the Student Insurance and Business office to the attention of the SHIP Manager and must contain a clear and concise statement of the reason(s) for the appeal. The student has the burden of establishing justification and providing supporting documentation necessary to demonstrate the request for an appeal.

3. The committee may also consider appeals for special circumstance SHIP enrollment. Requests should contain a clear and concise statement of the reason(s) for the appeal. Supporting documentation may be required from their academic advisor and/or department.

4. The Student Insurance and Business office will compile background information from the student's health insurance record including: SHIP audit log of communication and intercepts, audit results, and current enrollment status.

5. Additional information and documents of coverage may be requested from the student during the appeal process.

6. Approved appeals are for one term only.

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 Vandal 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 Vandal 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 Vandal Health Clinic. The Vandal Health Clinic does not bill or coordinate benefits with any insurance carrier for SHIP benefits.

The Vandal 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 Vandal Health Clinic prior to your visit.

WATCH THE WEBSITE FOR PROGRAM INFORMATION AND UPDATES

www.uidaho.edu/vandalhealthclinic

SERVICES AT THE VANDAL 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 Vandal Health Clinic. Accordingly, these benefits are not insured by UnitedHealthcare Insurance Company under Policy #2020-353-1/4. Covered students are not required to submit claims for these expenses. Services at the Vandal Health Clinic are available to all students regardless of their type of insurance coverage.
**Schedule of Medical Benefits at the Vandal Health Clinic**

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 Vandal 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 Vandal 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 Vandal Health Clinic, including reference lab charges. Radiology charges provided by Gritman Medical Center and Palouse Imaging Consultants for x-rays ordered by staff at the Vandal 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.

**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 UnitedHealthcare, 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](http://www.uidaho.edu/SHIP).

**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, age, sexual orientation, gender identity/expression, disability, genetic information, or protected veteran or military status. This policy applies to all programs, services, and facilities. It includes - but is not limited to - applications, admissions, access to programs and services, employment, and advancement.


**Contact Information**

**Vandal Health Clinic**
Services provided by Gritman Moscow Family Medicine corner of University Avenue and Ash Street (use Ash Street entrance) 208-885-6693 [www.uidaho.edu/vandal-health-clinic](http://www.uidaho.edu/vandal-health-clinic)

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

**WATCH THE WEBSITE FOR PROGRAM INFORMATION AND UPDATES**

[www.uidaho.edu/studentinsurance](http://www.uidaho.edu/studentinsurance)