

Eligibility, Enrollment and Insurance Requirement

STUDENT HEALTH INSURANCE PLAN (SHIP)

2020-2021
PLAN YEAR

Benefits at the
Vandal Health Clinic



www.uidaho.edu/studenthealth

Services provided by:



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

PERIOD	BEGINNING	THROUGH	DEADLINE
Fall	08/24/2020	01/12/2021	08/24/2020
Spring/Summer	01/13/2021	08/22/2021	01/13/2021
Summer (New Students Only)	05/16/2021	08/22/2021	10 working days after registration

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>.

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 for information on dependent requirements and possible health insurance companies and policies.

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.



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

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 #2020-353-1/4, 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 Vandal 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

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 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.

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

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. Qualified Late Enrollee 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 U of I, 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 SHIP enrollment for the previous semester.

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.

HEALTH INSURANCE APPEALS

The Student Insurance and Business Office as the administrating 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.

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 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.



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.

BENEFIT DESCRIPTIONS	COST / % COVERED BY SHIP PER VISIT	ADDITIONAL LIMITATIONS & EXPLANATIONS
Injections	\$20 co-payment, then 100% for each injection	Includes allergy shots (excluding serum). Travel shots are not included.
Preventive Services	Covered 100%	
Provider Outpatient Visit	\$30 co-payment, then 100%	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.
Surgery (Minor) / Procedures Colposcopy and Cryotherapy	\$45 co-payment, then 100% for each Procedure	Procedure co-pay applies when combined with OV. Includes wart removal, suturing, and other minor surgical services at the Vandal Health Clinic.
*Laboratory and X-ray Services	Included in Provider OP Co-payment per Visit	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.

*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 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 911, OR GO DIRECTLY TO THE NEAREST EMERGENCY ROOM.

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.

Such discrimination is prohibited by titles VI and VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, sections 503 and 504 of the Rehabilitation Act of 1973, the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, 38 U.S.C. 4212 and requires affirmative action to employ and advance in employment disabled veterans, the Age Discrimination Act of 1975, the Pregnancy Act of 1978, the Age Discrimination in Employment Act Amendments of 1978, the Americans With Disabilities Act of 1990, the Civil Rights Act of 1991, the Rehabilitation Act Reauthorization of 1992, federal GINA Act of 2008, and other state and federal laws and regulations and university commitments.

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

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 | vandalhealth@uidaho.edu



WATCH THE WEBSITE FOR PROGRAM INFORMATION AND UPDATES

www.uidaho.edu/studentinsurance