Dear Celia,

Welcome to the University of Chicago for Autumn Quarter 2023!

As a reminder, all students (new and returning) who will be registered at the University of Chicago must either confirm enrollment in the University Student Health Insurance Plan (U-SHIP) OR waive* U-SHIP by noon (CST) on Friday, October 13. Please make your selection for 2023-2024 on the Student Insurance website.

If you do not confirm enrollment or waive* by the deadline, you will be default enrolled in U-SHIP for the plan year (through August 31, 2024), and the quarterly premium of $1,639 will remain on your student account.

Please remember enrolling/waiving U-SHIP is an annual requirement.
We look forward to assisting you this year. If you have any questions, please email the Student Insurance Office at uchicagoadvocates@uhcsr.com and include your full name and 8-digit student ID number or call the office at 773-834-4543 (press Option 2).

Thank you and we hope you have a good year ahead.

UChicago Student Wellness

*Effective September 1, 2021, 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.*

[ENROLL][WAIVE]

**U-SHIP Benefits & Dependent Enrollment**

**Benefits of Enrolling**

U-SHIP is a platinum rated plan by the Affordable Care Act (ACA) with extensive benefits including: no waiting period for pre-existing conditions; a nation-wide network of providers; international coverage; access to telemedicine; and a low annual deductible and out of pocket max.

[Learn More.]

**Enrolling Dependents**

Each year, you must enroll yourself before adding dependents to your U-SHIP plan. When enrolling dependents, you must provide proof of dependent status.

[Learn More.]

**Waiving U-SHIP Coverage**

To waive U-SHIP, you must affirm proof of comparable health insurance coverage. Review the comparable coverage checklist for more information.

[Learn More.]
2023-24 U-SHIP Updates

We are pleased to announce the following plan design changes to U-SHIP for the 2023-24 policy year (effective 9/1/23).

<table>
<thead>
<tr>
<th></th>
<th>2022-23</th>
<th>2023-24</th>
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</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$500 in-network</td>
<td>$400 in-network*</td>
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<tr>
<td></td>
<td>$1,000 out-of-network</td>
<td>$800 out-of-network</td>
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<tr>
<td>Annual out-of-pocket maximum</td>
<td>$1,500 in-network</td>
<td>$2,000 in-network**</td>
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<tr>
<td></td>
<td>$2,500 out-of-network</td>
<td>$3,000 out-of-network</td>
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<tr>
<td>Ambulance co-pay</td>
<td>90% coverage in-network after deductible has been met</td>
<td>$50 copay in and out-of-network (no co-insurance or deductible apply)***</td>
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<tr>
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<td>70% coverage out-of-network after deductible has been met</td>
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*Decrease in the annual deductible benefits 100% of all students who utilize the insurance
**Increase in the annual out-of-pocket max affects approx. 6% of students enrolled in the plan according to prior year utilization
***Most ambulance companies do not contract with insurance and are therefore out-of-network; this plan design change will financially assist all students on U-SHIP who utilize ambulance services.

For complete information about 2023-24 plan benefits [click here].