

Insurance FAQ for TTIC International Students

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Why does TTIC require me to have health insurance?

While the University of Chicago on-campus Student Health and Counseling clinics can provide primary care for students through the Student Services Fee (paid by TTIC), students often incur additional medical expenses for medications, laboratory work, hospitalizations, and specialty care. It is important that students are able to receive appropriate health care when necessary, without undue financial burden.

What is USHIP and where can I learn more about it?

USHIP is the University Student Health Insurance Plan that is provided to TTIC students through University of Chicago's agreement with UnitedHealthcare/StudentResources. All students are enrolled in this plan each year unless they act before the deadline to waive USHIP with comparable insurance. USHIP 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 TTIC. 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 UChicago'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 requirements. Please note: Your alternate insurance must have a U.S. based office and a U.S. phone number. If you have additional questions you can contact the on-campus insurance office at uchicagoadvocates@uhcsr.com

I am coming to study on the J-1 Exchange Visitor visa. Does USHIP meet the requirements of the J-1 visa?

Yes, h,/W 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. This will be broken down into 3 quarterly installments during the academic year. These premiums are paid for you by TTIC. You can waive USHIP if you have [comparable coverage](#), but you do not receive the value of USHIP as cash. For more information about h,/W premiums visit: <https://wellness.uchicago.edu/student-insurance/u-ship/>

If I enroll in h,/W, how much will I have to pay for healthcare?

Once you enroll in h,/W, you will be responsible for meeting the annual deductible on h,/W (i.e., the first \$500 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 h,/W, please refer to UChicago's 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 <https://wellness.uchicago.edu/student-insurance/u-ship/>: *Health Insurance 101; Insurance Glossary; Helpful Videos*

I have insurance through my foreign country government. Will this insurance satisfy the 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 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 of Chicago's requirements. 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 USHIP coverage. The coverage will be effective September 1.

Does USHIP cover me when I am off campus, traveling or studying abroad?

Yes, USHIP 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 USHIP if they will join me in the United States?

Yes. Once you confirm your own USHIP 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 USHIP visit: <https://wellness.uchicago.edu/student-insurance/u-ship/>. TTIC does not pay for dependent USHIP coverage.

If I enroll in USHIP, where will I go to receive care if I am sick?

Whether you remain enrolled in USHIP or waive with comparable insurance, when you need medical care you should first go to UChicago's on-campus Student Health Service (SHS) and Student Counseling Service (SCS). Your access to these on-campus services is covered by the mandatory Student Services Fee paid for you by TTIC. If you are enrolled in USHIP and need follow-up care that cannot be provided by SHS or SCS, go first to SHS or SCS and they will refer you to a doctor or other health care provider. You will need this referral from SHS or SCS to avoid incurring a \$50 penalty per visit while enrolled in USHIP.

If you have a very serious, critical or life-threatening medical emergency, go to the nearest hospital emergency room or call 911.

Who should I contact if I have questions about USHIP or the insurance requirement?

For more information about USHIP 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 of Chicago staff who help manage the student insurance program. You can also ask for assistance from Amy Minick, TTIC's Human Resources and International Office Director.