An Introduction to Student Health Insurance at Northwestern University

Webinar for International Students, Tuesday, July 26, 2016
Accessing Healthcare at NU:
Evanston campus

Searle Hall, 633 Emerson Street
Building Hours — Monday through Friday: 8:30 am - 5 pm

Health Service (NUHS), 1st floor
• To schedule an appointment: 847.491.2204
• To reach the pharmacy: 847.491.2144

Counseling & Psychological Services (CAPS), 2nd floor
• To schedule an appointment: 847.491.2151
• In an emergency, call CAPS and ask to speak with a Crisis Counselor

NU Student Health Insurance office, Garden Level
For questions related to NU annual insurance requirements; comparable coverage; NU-SHIP confirmation/waiver process; insurance claims; etc.
• Email student.insurance@northwestern.edu or call 847.491.3621
Accessing Healthcare at NU: Chicago campus

Health Service-Chicago
Located at Northwestern Medicine, General Internal Medicine
675 N. St. Clair, Suite 18-200, Chicago
• Hours — Mon & Wed: 8 am-7 pm; Tues: 8:30 am-5pm; Th & F: 8 am-5 pm;
  Sat (urgent care appointments only): 8 am-12 noon
• To schedule an appointment: 312.695.8134

NU Student Health Insurance office
Located in Room 131, Law School, 357 East Chicago Avenue
For questions related to NU annual insurance requirements; comparable coverage; NU-SHIP confirmation/waiver process; insurance claims; etc.
• Hours — Mon-Thurs: 9 am-5 pm (hours may vary on a weekly basis)
• Email student.insurance@northwestern.edu or call 312.503.1242
Where Do I Go When I Don’t Feel Well?

All degree-seeking NU students have access to campus health services
  • Primary medical and mental health care is provided at no cost

Important info for NU-SHIP enrollees (Aetna Student Health plan):
  • If additional medical services are required – specialists’ visits, evaluation and testing, etc. – student must get referral from NUHS/UHS
  • If referral is not obtained in advance, student charged a $500 penalty
  • Referrals are not required outside Cook / Lake County areas

Is it an Emergency?
  • After hours, call 847.491.8100 (Evanston students) or 312.695.8134 (Chicago students) for medical advice
  • Call 847-491-2151 for a CAPS counselor
NU’s Annual Insurance Requirements

• Northwestern requires all degree-seeking students to have *good* health insurance

• International students – students holding a J-1 or F-1 U.S. visa – are required to maintain enrollment in the Northwestern Student Health Insurance Plan (NU-SHIP) for the entire time they are studying at NU

• Students must confirm their NU-SHIP enrollment annually through the online Coverage Selection Form in CAESAR.
NU's Annual Insurance Requirements

To confirm NU-SHIP enrollment: [https://caesar.northwestern.edu](https://caesar.northwestern.edu)
Sign in using your netID and password

- **Incoming students:** click the “Health Coverage Plan” link in the *Quick Links pagelet*
- **Returning students:** click the “Update Student Health Insurance Selection” link in the *Annual Confirmations pagelet*

Select “Confirm my enrollment” and follow the instructions to complete your NU-SHIP confirmation

- A confirmation email will be sent to your NU email account once you have completed your selection.
Confirming NU-SHIP Enrollment

Are you using the NU-SHIP this academic year?

• Confirm your enrollment online in CAESAR as soon as possible to ensure access to plan benefits as of Sept. 1st

• Download your 2016-2017 NU-SHIP ID card from Aetna Student Health (can be completed 7-10 business days after confirming enrollment online; cards unavailable until after August 15)
  ○ www.aetnastudenthealth.com/northwestern

• Review plan benefits: download the 2016-2017 Plan Design and Benefits Summary brochure from the NU Student Health Insurance website
  ○ www.northwestern.edu/student-insurance
Navigating Health Insurance

Insurance Terminology

**Premium:** The amount of money – generally paid on a monthly, quarterly or annual basis – that you pay to cover the cost of your health insurance.

**Deductible:** The amount you need to pay before your insurance plan starts to cover your medical costs.

**Annual out-of-pocket maximum:** The maximum amount of money you are expected to pay annually for medical costs before your plan starts to cover expenses at 100%.

**Co-insurance:** The percentage of your medical costs that you are responsible for paying (i.e., 10%, 20%, or 30% typically), after your plan’s deductible has been fully paid. (This percentage may vary, depending on whether you are using “in-network” or “out-of-network” providers.)
NU-SHIP Coverage Periods

2016-2017 Premium: $3,799
Coverage Period: Sept. 1, 2016 – August 31, 2017

Medical School Premium adjustment: $323
Early Coverage period: August 1 – 31, 2016*

Law School/KWEST Premium adjustment : $177
Early Coverage period: August 15 – 31, 2016*

The NU-SHIP is an annual insurance plan and meets all federal requirements for insurance coverage.

*Medical and Law School students’ coverage periods will be adjusted after they have confirmed NU-SHIP enrollment, to align coverage with program start dates. KWEST students must request to add early coverage via their KWEST coordinator.
NU-SHIP Benefits at a Glance

Plan Benefits:

Deductible – $250* (in-network/out-of-network providers)

Annual out-of-pocket max – $1,300
  no max for out-of-network providers

Co-insurance – 20%*; plan pays 80% after deductible met
*see Benefits Summary for specific co-insurance rates for out-of-network coverage

• Prescriptions – co-pay per fill: generic $10; brand $40
• $20 co-pay for doctor / specialist visits
• $25 co-pay for mental health visits
NU-SHIP Additional Benefits

VitalSavings – $25 annual cost
• Provides 5-50% discount on dental services and products

Vision discounts – via EyeMed network
• Get discounted eye exams, glasses, contact lenses – just by showing your NU-SHIP ID card

On Call International
• 24/7 worldwide medical information and assistance, including medical evacuation and repatriation coverage
• travel assistance and support

For additional information, see www.aetnastudenthealth.com/northwestern
Optional Coverage: Dental & Vision Plans

Dental & Vision insurance plans though Delta Dental of Illinois
- 12-month or 6-month plan options
- Available to all students
- Open enrollment mid-August thru Oct. 1
## Dental & Vision Plans

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<th>DeltaCare DHMO</th>
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See NU Student Health Insurance website, [www.northwestern.edu/student-insurance](http://www.northwestern.edu/student-insurance), after August 1 for info on how to enroll.
Thank you!

Questions?

For more information, visit our website at www.northwestern.edu/student-insurance