

Northwestern | STUDENT HEALTH INSURANCE

2025-2026 STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST

To waive NU-SHIP enrollment, you will need to enter the following into the Online Coverage Selection Form in CAESAR: Policyholder First/Last name; Relationship to Insured (i.e., Self, Spouse, Parent); Subscriber ID (Member ID #), Insurance Company Name, State, and Phone Number; and Insurance Type (e.g., HMO, PPO, etc.); in addition to the information noted below.

COMPARABLE COVERAGE CHECKLIST	Your Plan	Comparison to NU-SHIP
Type of Plan: Individual / Family*		Individual*
Annual Deductible		\$300
Annual Out-of-Pocket Maximum (per ACA, individual plans must be ≤ \$9,200; family plans must be ≤ \$18,400)		\$2,500 (in network)
FYI: Benefit requirements in purple below are included in all ACA-compliant insurance plans (i.e., employer-based, marketplace)		
Plan Requirements:		NU-SHIP benefits
In-network routine/non-emergency care, as well as emergency care, provided in the Evanston / Chicago area (or local area where student will be residing and studying for the academic year)	Yes / No	Yes
Treatment for pre-existing conditions (with no waiting periods or exclusions)	Yes / No	Yes
Essential health benefits as defined by the Affordable Care Act (ACA):		
• Preventive services, wellness services, and chronic disease treatment	Yes / No	Yes
• Outpatient care (ambulatory patient services)	Yes / No	Yes
• Emergency Services	Yes / No	Yes
• Hospitalization (treatment for inpatient care)	Yes / No	Yes
• In-patient / out-patient mental health services and addiction treatment	Yes / No	Yes
• Prescription drugs	Yes / No	Yes
• Rehabilitative services and devices	Yes / No	Yes
• Laboratory services	Yes / No	Yes
• Maternity and newborn care	Yes / No	Yes
• Pediatric services	Yes / No	Yes
Plan has a U.S.-based claims administrator, a U.S. telephone number and address for submission of claims, and the policy was issued in the U.S.	Yes / No	Yes
Coverage for medical evacuation and repatriation expenses: <ul style="list-style-type: none"> Required for all F-1 / J-1 students Required for other students ONLY when they are studying / traveling out of the U.S. during the current academic year 	Yes / No / NA	Yes
Active coverage from the day student arrives on campus through August 31, 2026 OR the end of their academic program (whichever comes first)	Yes / No	Yes

This checklist is provided for reference purposes only. Students must waive NU-SHIP enrollment through the Online Coverage Selection Form in CAESAR during open enrollment.

*Students may enroll dependents into the NU-SHIP to provide family coverage.