An Overview of Annual Insurance Requirements & Healthcare Resources at Northwestern University

Wildcat Welcome! – Saturday, Sept. 22, 2018
Information Session for Parents & Families
Campus healthcare services

Primary medical care available at no cost – irrespective of whether your student uses NU-SHIP or alternate coverage call Northwestern University Health Service (NUHS) to schedule an appointment!

Evanston campus
Searle Hall
633 Emerson St.
847.491.2204
Hours:
M, W – F: 8:30am – 5pm
Tues: 8:30am – 6pm*
*open to 5pm when classes not in session

Chicago campus
NW Medicine, GIM
675 N. St. Clair, 18-200
312.695.8134
Hours:
M, W – F: 8am – 5pm
Tues: 8:30am – 5pm

Northwestern | STUDENT HEALTH INSURANCE
Annual Insurance Requirements

- Northwestern requires all degree-seeking students to have **comprehensive** health insurance.
- Students holding a J-1 or F-1 U.S. visa are required to maintain enrollment in the NU-SHIP for the entire time they are at NU.
- Students must confirm/waive NU-SHIP enrollment annually through the online Coverage Selection Form in CAESAR.

All degree-seeking students have access to campus health services. Primary medical care & mental health evaluation/referral provided at no cost to students.
Making an Insurance Selection in CAESAR

Open Enrollment for 2018-2019 insurance selection
July 1 – October 1, 2018

Students log in to CAESAR:
https://caesar.northwestern.edu

1. Click on the “Profile” tile on the homepage
2. Then go to “Student Health Insurance” in the left-hand menu

Please note: unfortunately, Guest Access is not yet available for the annual Insurance Selection process. Please talk with your child to ensure selection is completed before 10/1!
Waiving NU-SHIP Enrollment

• In CAESAR, students select “Apply for a Waiver,” and follow instructions on each page to submit
  o Must provide: policy holder name; subscriber #; company name, state, phone; deductible and out-of-pocket max; benefits info

• To assess whether alternate plans meet Northwestern insurance requirements: 2018-19 Comparable Coverage Checklist

• For additional info on Northwestern insurance requirements and deadlines: www.northwestern.edu/student-insurance
Comparable Coverage Requirements

Alternate plans must meet all of NU’s comparable coverage requirements to waive NU-SHIP enrollment

- ACA-compliant plans meet ~80% of requirements
- **2018-19 Comparable Coverage Checklist** is color-coded to help students and families assess if their plan qualifies to waive

Alternate plans must provide:

- In-network coverage for routine, non-emergency care in Chicago/Evanston area – **very important!**
- All essential health benefits specified by ACA
- No exclusions or waiting periods for pre-existing conditions
Overview of 2018-19 NU-SHIP Coverage

2018-2019 Premium: $3,950  (<$330/month)
Coverage Sept. 1, 2018 – August 31, 2019

Plan Benefits:

Deductible – $250 (in-network); $500 (out-of-network)

Annual out-of-pocket max – $1,800 (in-network only)

Co-insurance – 20%*; plan pays 80% after deductible
*see 2018-19 Plan Design & Benefits Summary for o-o-n co-insurance rates

Prescription co-pay (per fill):
generic $10 / brand $30 / non-formulary $60

Outpatient mental health: $20 co-pay per session
NU-SHIP Additional Benefits

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

**Vision discounts – via EyeMed network**
- Discounted eye exams, glasses, contact lenses – by showing your NU-SHIP ID card

**On Call International**
- 24/7 worldwide medical info & assistance
- Medical evacuation & repatriation coverage
- Travel assistance and support

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

Dental & Vision plans from Delta Dental
• 12-month or 6-month plan options
• Rates at www.northwestern.edu/student-insurance
• Available to all students, irrespective of primary medical coverage
• Open enrollment thru 10/1, www.nustudenthealth.com to enroll
Have questions or need more information?

For details about, and support for

- NU insurance requirements and deadlines
- The annual insurance selection process (waiving/confirming NU-SHIP enrollment in CAESAR)
- NU-SHIP plan benefits
- Insurance claims or billing issues (whether using NU-SHIP or alternate coverage)

and more:

**Location:** 633 Emerson, G-125b
**Website:** [www.northwestern.edu/student-insurance](http://www.northwestern.edu/student-insurance)
**Email:** student.insurance@northwestern.edu
**Phone:** 847.491.3621