

**Northwestern**

STUDENT HEALTH INSURANCE

# 2023-2024 Northwestern University Student Health Insurance Plan (NU-SHIP)

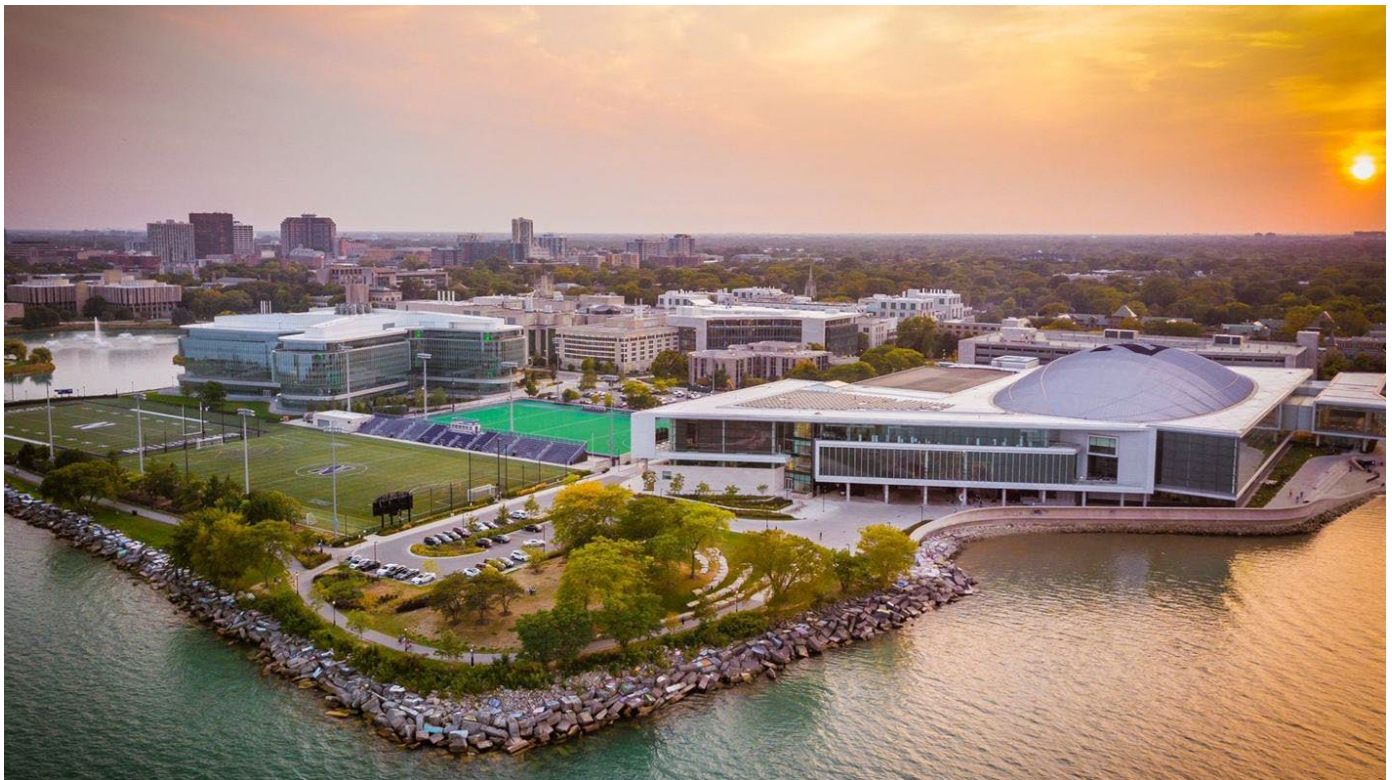
Brought to you by Aetna Student Health<sup>SM</sup>

**Welcome Northwestern University students for the 2023–2024 academic year!**

Policy No. 812845

(877) 626-2314

[www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern)



Please read this pamphlet carefully. It contains a brief description of NU-SHIP plan benefits, as well as the extra benefits you receive as an NU-SHIP enrollee. These include access to emergency global services when you study/travel abroad, and discounts on vision/dental services. More information about NU-SHIP coverage and additional plan benefits is available at [www.northwestern.edu/student-insurance](http://www.northwestern.edu/student-insurance) and <http://www.aetnastudenthealth.com/northwestern>. Northwestern University has created and produced this pamphlet to help you understand your benefits.

## The Aetna Mobile App- with you wherever you go

The Aetna Mobile App gives you access to Aetna's suite of self-service features:

- Find in-network doctors and facilities
- Check benefits and coverage info
- Display your electronic NU-SHIP ID card
- Search and view recent claims

## How to download the Aetna Mobile App:

1. Text **STUDENT** to **90156** (data and messaging rates may apply)
2. Download from Google Play or the App Store

# Why is a Student Health Insurance Plan important?

Health care costs can be very high, so having insurance coverage for emergency and non-emergency medical services in the area where you will attend school is very important. Carefully compare NU-SHIP benefits and Aetna's provider network with the benefits and provider network of any alternate plan you may be considering.

**If you're covered under your parents' plan, coverage may end while you're still a student.** Under the Affordable Care Act (ACA), health plans provide coverage for dependent children until age 26. With the NU-SHIP, you're covered for as long as you're a registered, degree-seeking student at Northwestern University.

- **Do you have coverage while you're away from home or abroad?** Many HMO (Health Maintenance Organization) plans, along with state or federal-based Exchange plans purchased outside Illinois, may only cover emergency care while you're away from home. When you're on campus, and when you travel in the U.S. or study abroad, it's good to know you're covered, if you should need health care. The NU-SHIP gives you that assurance wherever you are\*.

*\*Aetna cannot cover services when you're in a sanctioned country*

- **Low Deductible/Out-of-Pocket Max. When you need to use your coverage, is your plan there to provide it?** Plans with high deductibles and high annual out-of-pocket maximums mean you could have high costs to pay towards your medical expenses. The NU-SHIP's low deductible and out-of-pocket maximum helps keep your annual costs down.

## Compare the NU-SHIP with other available options for accident and illness insurance coverage

When considering which insurance plan to purchase, carefully consider your current medical needs, the benefits highlighted in this pamphlet, and the full range of NU-SHIP plan benefits, by going online at [www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern).

Consider the deductible, coinsurance, out-of-pocket maximum, copays, prescription drug coverage, and the provider network, among other benefits.

# What is this insurance plan all about?

The NU-SHIP is designed to work in coordination with Northwestern Medicine Student Health Service (NMSHS). By utilizing NMSHS as your primary care you minimize your out-of-pocket healthcare costs. As an NU-SHIP enrollee all medical services rendered at NMSHS are covered in full by the NU-SHIP.

You can also visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to locate an in-network provider.

## Your medical benefits at a glance\*\*

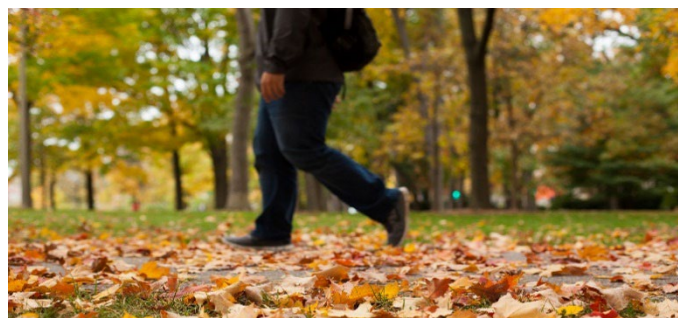
NU-SHIP Plan	
Maximum Benefit	No maximum dollar limit
Plan Deductible	In-Network: <b>\$300</b> per Policy Year Out-of-Network: <b>\$600</b> per Policy Year
Annual Out-of-Pocket Limit	In-Network: <b>\$2,500</b> per Policy Year Out-of-Network: No Maximum
Mental Health & Substance Abuse Treatment Expenses (Outpatient)*	In-Network Provider: <b>80%</b> of the Negotiated Charge CAPS In-Network Provider: <b>80%</b> of the Negotiated Charge  Out-of-Network: After a <b>\$20</b> copay per visit, <b>80%</b> of Recognized Charge. <i>Please note: if the Recognized Charge is less than the provider's full charge, student may be responsible for additional costs.</i>
<i>(Patient responsibility will not exceed \$20 per visit for In-Network Providers and CAPS In-Network Providers)</i>	
*Not subject to deductible	
Physician/Specialist Office Visit	In-Network Provider: <b>80%</b> of Negotiated Charge Out-of-Network: After <b>\$20</b> copay per visit, then <b>60%</b> of Recognized Charge
Emergency Room Visit	In-Network Provider: After <b>\$100</b> copay per visit, then <b>80%</b> of Negotiated Charge Out-of-Network: After <b>\$100</b> copay per visit, then <b>80%</b> of Recognized Charge
Walk-in Clinic Visit / Urgent Care Expense	In-Network Provider: <b>80%</b> of Negotiated Charge Out-of-Network: After <b>\$20</b> copay per visit, then <b>60%</b> of Recognized Charge

## Your prescription benefits, at a glance\*\*\*

Retail (30-day supply)	In-Network Pharmacy:
Generic Drugs	<b>\$10</b> Copay per 30-day supply, then <b>100%</b>
Preferred Brand Name Drugs (Formulary)	<b>\$30</b> Copay per 30-day supply, then <b>100%</b>
Non-Preferred Brand Name / Non-Preferred Generic Drugs (Non-Formulary)	<b>\$60</b> Copay per 30-day supply, then <b>100%</b>
Mail Order (90-day supply)	90-day supply at 2.5 times Retail Copay

*\*\*This chart provides a brief summary of plan benefits. Refer to the 2023-2024 Plan Design & Benefits Summary for a full description of NU-SHIP benefits. Limitations and exclusions apply.*

*\*\*\*Choose Generic Program: If generic is available, Member pays Copay plus cost difference if a brand drug is dispensed.*



# How

## much does it cost?

### The annual premium

The chart below shows the cost for the annual policy. Generally, students are enrolled on an annual basis, and then billed the NU-SHIP premium on their student account during the first quarter they are registered during the academic year. To explore monthly payment options for annual Northwestern tuition and fee charges, please contact Student Accounts, or review the 9PAY application online.

Students who begin NU-SHIP enrollment during Winter, Spring, or Summer quarters will be billed in accord with the duration of their coverage.

Program	Coverage	Rate*
All programs (unless specified below)	9/1/23-8/31/24	\$5,144
Incoming MED	7/28/23-8/31/24	\$5,636
Incoming PT/LAW/KWEST	8/15/23-8/31/24	\$5,383
1Y/MMM; Incoming PO & PA	6/1/23-8/31/24	\$6,437

\*Rates above are for each student, each spouse, and 1 child. For 2 or more children, please double the rate.

All insurance coverage is subject to applicable state form and rate filing approval and, once approved, to the terms of the Master Policy. We have not yet received approval from the state insurance department for the benefits, features and rates described in this document. As part of the approval process, the State may require us to make changes to the benefits, features and/or rates. We will notify you if that happens.

# Where

## do I go to get medical care?

Whether you remain enrolled in the NU-SHIP or waive with an alternate plan, when you need medical care, your first stop should be Northwestern Medicine Student Health Service (NMSHS) or Counseling and Psychological Services (CAPS). As a degree-seeking student, you automatically have access to these services at Northwestern. NMSHS and CAPS can provide the immediate attention you need and address your routine health care needs.

### Evanston Campus

Northwestern Medicine  
Searle Hall  
633 Emerson St  
Evanston, IL 60208  
847-491-2204

### Chicago Campus

Northwestern Medicine  
General Internal Medicine  
675 N St. Clair St Suite 18-200  
Chicago, IL 60611  
(312) 695-8134

# When

## do I confirm or waive enrollment in the NU-SHIP?

### Student Health Insurance Requirements

Each academic year, in the first quarter in which you have an active registration status at Northwestern, you are asked either to confirm or waive your enrollment in the NU-SHIP. The annual open enrollment period for students whose classes begin in the Fall quarter is 7/1/23-10/1/23. Students who begin classes during Winter, Spring, or Summer quarters have separate open enrollment periods.

Students who elect to waive NU-SHIP coverage must affirm proof of active coverage under a comparable health insurance plan.

Students who confirm NU-SHIP enrollment may also enroll dependents under their coverage during the open enrollment period. For details, click on the "Enroll: Dependents" link on Aetna's site for Northwestern students: [www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern)

To confirm or waive NU-SHIP enrollment, log in to CAESAR. (Step-by-step screenshots are available at [www.northwestern.edu/ses/students/health-insurance/index.html](http://www.northwestern.edu/ses/students/health-insurance/index.html))

If you do not make a selection by the enrollment deadline, or if your application to waive the NU-SHIP is not approved, you will remain enrolled in the NU-SHIP for the 2023-2024 plan year and you will be charged the annual premium of \$5,144. To ensure students' alternate plans meet Northwestern's requirements for comparable coverage, a subset of waiver applications will be audited for compliance. **Please note:** irrespective of coverage start date, enrollments typically extend through August 31, 2024, the end of the plan year.





The NU-SHIP offers more than just accident and illness insurance coverage. As an enrollee, you have the following services and additional benefits available to you:

## And there's more...

### Aetna® Vital Savings

For only a \$25 annual fee, you can get discounts on a variety of services not covered through your NU-SHIP plan, including:

- Dental exams, X-rays, filling and crowns, root canals, extractions, and more
- Gym memberships
- Massages, chiropractic care, and more

### Vision discounts

Get great rates on eye exams, prescription eyewear, contact lenses, and more. Includes discounts on a range of eye care items, such as lens cleaners and cases, sunglasses, etc.

### Global Emergency Services

Worldwide medical assistance and information, available with a single phone call. You are provided with:

- 24/7 emergency travel arrangement assistance
- Translation services
- Medical evacuation/repatriation services
- Medical/dental/pharmacy referrals
- Pre-travel medical consultation and more

## Learn more...

### Northwestern Student Health Insurance Office

We are available to assist students with:

- Navigating the annual NU-SHIP confirmation/waiver process
- Understanding Northwestern's insurance policies, requirements, and deadlines
- Learning about NU-SHIP plan benefits, limitations, and additional features
- Resolving claims and billing issues, irrespective of the source of coverage (i.e., NU-SHIP or alternate plan), and
- Educating students on how to align insurance coverage with their individual health care needs

Northwestern Student Health Insurance Office contact information:

Website: [www.northwestern.edu/student-insurance](http://www.northwestern.edu/student-insurance)

Email: [student.insurance@northwestern.edu](mailto:student.insurance@northwestern.edu)

Phone: **847-491-3621** (Evanston/Chicago campus)

## Your Member Website

Aetna Student Health offers enrolled students 24/7 online access to their account and plan benefits through their members-only website. After confirming NU-SHIP enrollment online, students can easily create their own Member Website account:

1. Go to [www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern)
2. Click on the **Your Member Website** link at the top of the page
3. If you are creating a new account, click on "Register"; returning students can directly log in to the site
4. Enter your first and last name, date of birth, ZIP code, and either your NU-SHIP subscriber ID # (from your insurance ID card) or your 7-digit Wildcard number,

Once your Member Website account is created, begin using immediately. Your Member Website account can help you:

- Print your NU-SHIP Insurance ID card
- Track the status of your claims, and view Explanations of Benefits
- Locate in-network providers
- Manage your pharmacy prescriptions

### Aetna Student Health

Questions about plan benefits, pre-certification requirements, claims/billing status, and additional services for enrollees may be directed to Aetna Student Health, **877-626-2314**.

