What’s the maximum out-of-pocket expense?
The maximum out-of-pocket, or the maximum amount of medical expenses you will be required to pay within one policy year is $5,000 for a single individual’s in-network medical expenses, or $10,000 for a family’s in-network medical expenses.
The maximum out-of-pocket expense for out-of-network medical expenses is $10,000 for a single individual, or $20,000 for a family.
This means that if the medical expenses you are required to pay (see “What’s the medical expense coverage?”) reach the amount outlined above within one policy year, United Healthcare will cover 100 percent of your medical expenses for the rest of that policy year.

What services are covered?
A complete list of benefits under this policy is available at uhcsr.com/NDUS. Just click on your school and select the appropriate brochure. For specific questions regarding your benefits, contact customer service at 877.433.6667 or email customerservice@uhcsr.com.

Is this plan in compliance with the Affordable Care Act?
This student health insurance plan fulfills the requirements of the Affordable Care Act.

The North Dakota University System is happy to offer this student insurance plan to help its students stay healthy and on the track to success.

Want to learn more? Visit the links below.

NDUS.edu/students/SHIP
FAQ and more information

UHCSR.com/NDUS
Benefits summary and enrollment

Contact UnitedHealthcare StudentResources Customer Service for more specific questions.

Call 877.433.6667 or email customerservice@uhcsr.com.

---

The North Dakota University System

UNDERWRITTEN BY
UNITED HEALTHCARE INSURANCE COMPANY

Bismarck State College • Dakota College at Bottineau • Dickinson State University • Lake Region State College • Mayville State University • Minot State University • North Dakota State College of Science • North Dakota State University • University of North Dakota • Valley City State University • Williston State College
Health Insurance 101
Health insurance information can be confusing. Here's the basics of what you need to know regarding the NDUS Student Insurance Plan.

▪ Am I eligible for this plan?
All international students must enroll in this Chancellor-approved student health insurance plan, in accordance with State Board of Higher Education Policy 505 and North Dakota University System Procedure 505. Canadian and Norwegian students are exempt from this policy.

▪ Are there any exceptions?
Yes, there is one exception: if you already have a U.S. health insurance plan with comparable coverage, you may be granted a waiver.

▪ How am I enrolled?
Your campus will automatically enroll you in the plan and charge the premium cost to your student campus connection account.

▪ Is my spouse and/or dependent eligible?
Yes. Your current spouse and/or dependent(s) are eligible and enroll at the same time as you. You or your dependent(s) may be automatically enrolled after the initial enrollment period.

1. On the date you marry your spouse, or
2. On the date you acquire your dependent.

For more information regarding this plan, visit ndus.edu/students/SHIP or uhcsr.com/NDUS.

▪ What’s the premium and how long am I covered?
The premium is the cost you pay for health insurance. To help break up the payments, there are multiple enrollment options available.

Fall semester (8/16/15 - 12/31/15): $891
Spring and summer semesters (1/1/16 - 8/15/16): $1,473
Annual year (8/16/15 - 8/15/16): $2,364
*Annual year is only available at some NDUS schools

▪ When do I have to pay the premium?
Your premium will be charged to your campus account. You are required to pay the premium to your campus, in full, no later than the end of the sixth week of a regular fall or spring term. If you have a spouse and/or dependent(s) whom you wish to enroll, their premium is due directly to United Healthcare at the time their enrollment is processed.

▪ How do I enroll my spouse and/or dependents
If you have a spouse and/or dependent whom you would like to enroll, please follow the steps below. Please note that dependents cannot be added until your enrollment has been processed.

2. Select your college or university
3. Scroll down and select “Dependent Enrollment” (For dependents of International Students and Graduate Assistants).
4. Fill out the enrollment form.
5. Need help? Contact United Healthcare’s customer services at 1-877-433-6667 or customerservice@uhcsr.com

Benefits Breakdown
What are my benefits through this plan? This section breaks it down.

▪ What’s my deductible?
The deductible is the portion of your health care costs that you pay before insurance starts covering costs. Under this plan, the deductible is determined by whether your health care provider is preferred (a.k.a. in-network) or out-of-network. You can search for preferred providers at uhcsr.com/NDUS.

For preferred providers, the deductible is $100 per person or $200 per family per year.

For out-of-network providers, the deductible is $500 per person per year.

Once you have paid this expense, you will have “met your deductible” and UnitedHealthcare will begin providing medical expense coverage.

▪ What’s the medical expense coverage?
Once you have met your in-network deductible, UnitedHealthcare will pay 80 percent of your in-network medical expenses unless otherwise noted in your Schedule of Benefits. For example, if you have met your deductible, were seen by an in-network provider in your community and were billed $145 for that visit the costs would be:

$116 (80% — paid by United Healthcare) + $29 (20% — paid by you)

Total Bill $145

Once your out-of-network deductible has been met, United Healthcare will pay 60 percent of your out-of-network medical expenses unless otherwise noted in your Schedule of Benefits.