

**What if my student already waived the Student Health Insurance Plan?**

Your student can reverse the waiver for the Student Health Insurance Plan (2006-2007 Plan Year). Contact the DU Insurance Coordinator at 303-871-4136 before the enrollment deadline on September 29, 2006.

**My student may need DU's SHIP coverage when they study abroad. Can study abroad students enroll for just one quarter?**

YES. It is essential that your student have adequate coverage while studying or traveling abroad. Students enrolled in a DU study abroad program may opt to have SHIP coverage while abroad. Contact the DU Insurance Coordinator at 303-871-4136.

**Can students pay for their Student Health Insurance Plan with financial aid or student loans?**

YES! The charge for the Student Health Insurance Plan is added directly to your student's tuition bill. DU's financial aid department can work with your student to incorporate the SHIP into their financial aid package.

We provide excellent health care coverage at a reasonable cost.



# Contact Information

## Health Center Hours:

8:30am-5:30pm, M-F (All year)  
9:00am-1pm, SAT (Sept.-Nov. & Jan.-May)

## Health Center Phone Numbers:

Phone: .....303-871-2205  
Fax: .....303-871-4242  
Prescription Refill: .....303-871-4199  
Fee/Insurance: .....303-871-4136  
After Hours: .....303-871-2205

## Counseling Center Hours:

8:30am-5:30pm, M-F (All year)

## Counseling Center Phone Numbers:

Phone: .....303-871-2205  
Fax: .....303-871-4242  
After hours: .....303-871-3000  
(Ask to speak with the counselor-on-call.)

Website: [www.du.edu/duhealth](http://www.du.edu/duhealth) • E-mail: [hcc@hcc.du.edu](mailto:hcc@hcc.du.edu)



Student Health Insurance Plan • Information & Resource Guide  
*Your Comprehensive Guide to College Health Insurance*



Health & Counseling Center  
Daniel L. Ritchie Sports & Wellness Center, 3rd floor North  
2240 East Buechel Boulevard • Denver, CO 80208

# Grow Learn Flourish

# Got Health Insurance?

The University of Denver (DU) requires that all students be covered by health insurance. If you do not have comparable coverage, participation in the University of Denver's Student Health Insurance Plan (SHIP) is mandatory.

For those students covered under other insurance, a careful evaluation of the Student Health Insurance Plan is encouraged before waiving participation.

## Some common insurance misperceptions:

***My student is covered by my employer's insurance plan. This is less expensive than paying for the Student Health Insurance Plan.***

Many employers' group health insurance plans contain an age limit for dependents. Additionally, your cost for insuring your dependents may be more than the Student Health Insurance Plan premium.

***My student is financially independent and can still be covered under my group plan.***

If financial independence has been declared to obtain financial aid, coverage through a group health insurance plan may no longer be in effect. Please check to see if your group health insurance plan requires children to be financially dependent upon the parents to qualify for coverage.

***Although my student is from outside Colorado, my health insurance plan coverage remains the same for care in Colorado.***

Students who have health insurance through an HMO/PPO should determine the level of benefits that are payable in the Denver area PRIOR to arriving on campus. They may be less! Additionally, transportation to a provider in an outside network may be problematic.

## Compare cost.

It may be less expensive to enroll in the SHIP than to pay for dependent coverage under your current or employers plan. A family PPO plan with United Health Care costs \$10,513 with dependents and \$8,078 without, representing a cost of \$2,078 for the dependent. While this may be less than an individual plan, it is still more than the University of Denver's SHIP plan.

# Health Insurance Comparison Chart\*

## Things to Consider...

The DU Student Health Insurance Plan is designed to complement and supplement services at the DU Health & Counseling Center to assure the availability of good health care at a reasonable cost.

If you do have other coverage, are you sure it will provide the same coverage as the DU Student Health Insurance Plan? Don't wait until you get sick or have an accident to find out.

DU SHIP benefits are designed to meet your students' needs and budget. The Plan

provides access to an extensive network of health care providers in Denver and nationwide. The Plan also provides excellent coverage worldwide, which is increasingly important as more DU students are studying abroad. Typical plans provide minimal coverage or emergency-only coverage when outside of the USA. Our plan provides coverage for 90% of billed charges abroad subject to the \$250 individual annual deductible. It's endorsed by the University of Denver and administered by The Chickering Group, a leading provider of health care coverage to college students, underwritten by Aetna Life Insurance Company, one of America's largest and most experienced health insurers.

	DU SHIP (Chickering/Aetna)	Kaiser	United Health Care - Colorado
<b>Plan Name</b>	Student Health Insurance Plan (SHIP)	\$20 Co-payment	Co-Pay Select
<b>Plan Type</b>	Individual	Individual	Individual
<b>Annual Cost</b>	\$2,020	\$2,844	\$2,435
<b>Deductible</b>	\$250	No Deductible	\$2,000
<b>Lifetime Max</b>	\$500,000 per Accident or Sickness	No Max	\$3,000,000
<b>Pre-existing Condition Limitation</b>	6 months	12 months	12 months
<b>Primary Care Visits</b>	\$20 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services	\$20	\$25 co-pay, 80% after Deductible In-Network, 50% Non-Network for other services
<b>Preventive Services</b>	\$20 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services	No Charge	\$25 co-pay
<b>Prescription Drugs</b>	\$15 Generic, \$30 Preferred, Max Benefit \$1,000/year	\$15 Generic, \$30 Preferred	\$15 Generic, \$30 Preferred, \$60 Non-Formulary, \$1000 Max
<b>Inpatient Hospital</b>	\$20 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services	\$1000 per admission	80% after Deductible In-Network, 50% Non-Network
<b>Outpatient Surgery</b>	\$20 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services	\$150	80% after Deductible In-Network, 50% Non-Network
<b>Emergency Care</b>	\$50 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services	\$100 per visit; waived if admitted	\$100 Deductible, 80% after Deductible In-Network, 50% Non-Network
<b>Service Location</b>	National and International	Services Provided at Kaiser Facilities in 9 states and DC; Emergency Care otherwise	National and International (pre-auth. Req. for non-emergency Int'l care)
<b>Mental Health Coverage</b>	\$20 co-pay, 90% after Deductible In-Network, 60% Non-Network for other services, Inpatient, up to 45 days	\$20 visit up to 20 visits	80% coverage, max \$50 visit, \$3000 lifetime max
<b>* Preventative includes:</b>		immunizations	
<b>Other</b>	Emergency Travel Assistance		
<b>Additional Benefit when combined with the Health Fee (THE HEALTH FEE IS MANDATORY FOR ALL UNDERGRADUATE STUDENTS)</b>	<b>\$15 co-pay for HCC Specialist Visits</b> <b>\$200 Add'l Prescription Benefit when used at the HCC</b> <b>No Charge for common Immunizations</b> <b>No Charge for common Durable Medical Supplies</b>		
<b>Source</b>	www.du.edu/duhealth	www.kaiserpermanente.org	www.ehealthinsurance.com

\*The comparison chart above is based on a 20 year old female seeking individual coverage. The information about the plans, coverage and costs are from the respective insurance websites. It is presented as an illustration to assist you in looking at key information regarding your own plan.