An Introduction to Student Health Insurance & Campus Health Resources at Northwestern University

Marcy Hochberg, Student Insurance Program Manager
Northwestern 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 confirm NU-SHIP enrollment annually, and remain covered under the NU-SHIP for the entire time they are at Northwestern

- Students must confirm/waive NU-SHIP enrollment annually, online in CAESAR
Making your Annual Insurance Selection

Log in to CAESAR: https://caesar.northwestern.edu

**Incoming students:** “Health Coverage Plan” link on the Quick Links page
**Returning students:** “Update Student Health Insurance Selection” link on the Annual Confirmations page

Select either “Confirm my enrollment” or “Apply for a waiver” – and follow the instructions to complete the online insurance selection
- A confirmation email is sent to students’ Northwestern email account once submission is verified – *students also can add additional email address to notification*
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: 2017-2018 Comparable Coverage Checklist

• For add’l insurance info, see the Student Health Insurance website: www.northwestern.edu/student-insurance
Overview of 2017-18 NU-SHIP Coverage

2017-2018 Premium: $3,856
Coverage: Sept. 1, 2017 – Aug. 31, 2018

Plan Benefits
• Deductible – $250* (in/out-of-network)
• Annual out-of-pocket max – $1,300 (in-network only)
• Co-insurance – 20%*/80% (after deductible met)
  *see Benefits Summary for out-of-network rates

Prescriptions
• Co-pay per fill: generic $10; brand $40
• $20 co-pay for mental health visits

Additional Benefits
• Vital Savings for Dental -- $25 annual cost
• Vision discounts (EyeMed network)
• On Call International – global travel services
Optional Coverage:
Dental & Vision Plans

Dental & Vision plans though Delta Dental of Illinois
• 12-month or 6-month plan options
• Available to all degree-seeking students
• Open enrollment: now through Oct. 1
Accessing Healthcare at Northwestern: Evanston campus

Searle Hall, 633 Emerson Street, Evanston
Building Hours — Mon, Wed, Thurs, Fri: 8:30am-5pm; Tues: 8:30am-6pm

Health Service (NUHS), 1st floor
• To schedule an appointment: 847.491.2204
• To reach the pharmacy: 847.491.2144

Counseling & Psychological Services (CAPS), 2nd floor
• To schedule an appointment: 847.491.2151
• In an emergency, call CAPS and ask to speak with a Crisis Counselor
Accessing Healthcare at Northwestern: Chicago campus

Health Services Hours & Location
Northwestern Medicine, General Internal Medicine
675 N. St. Clair, Suite 18-200, Chicago, IL

Mon & Wed: 8 am-7 pm
Tues: 8:30 am-5pm
Th & F: 8 am-5 pm
Sat (urgent care only): 8 am- noon

• To schedule an appointment: 312.695.8134

Counseling & Psychological Services (CAPS)
Searle Hall, 633 Emerson St (Evanston), 2nd floor
• To schedule an appointment: 847.491.2151
• In an emergency, call CAPS and ask to speak with a Crisis Counselor
Support for Insurance Issues

**Student Health Insurance**
Searle Hall, 633 Emerson Street
Garden Level, Suite G125b

**Hours**
- Mon-Wed-Thurs-Fri: 8:30 am-5:00 pm
- Tues: 8:30 am-6:00 pm (5:00 during break)

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Where Do I Go When I Don’t Feel Well?

All degree-seeking students can use campus health services
• Primary medical and mental health care is provided at no cost

Important info for NU-SHIP enrollees:
• If outside medical services are required – specialists’ visits, evaluation and testing, etc. – students must get referral from NUHS/UHS
• If referral is not obtained in advance, student charged a $50* penalty/visit
• Referrals are not required outside Cook / Lake County areas

Is it an Emergency? Is NUHS closed?
• Call 847.491.8100, when NUHS is closed, for medical advice
• Call 847-491-2151 to speak with a CAPS counselor, 24/7
Have questions, or need more information?

For details about and support for Northwestern insurance requirements and deadlines, the annual confirmation / waiver process, or NU-SHIP plan benefits, claims or billing issues, or more:

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Health Services- Evanston Campus
Kimberly Seipel-Carrow, Health Services Evanston Campus Medical Director

Health Services- Chicago Campus
Dr. Jordana Friedman, Health Services Chicago Campus

Office of Equity
Kate Harrington-Rosen, Equity Outreach and Education Specialist

University Police
Tommye Sutton, Deputy Chief of Police
Nicholas Parashis, Lieutenant