



## MEMORANDUM

DATE: May 3, 2017  
TO: SHIP POC's  
FROM: Cori Loftis, Project & Communications Manager  
RE: 2017-2018 Student Health Insurance Renewal

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We have once again successfully completed negotiations and have a signed contract for the upcoming academic year 2017-2018 with our current vendor, UnitedHealthcare StudentResources. Based on claims data of our institutions, we believe we were able to negotiate the best possible premiums.

This year most of the benefits will remain the same as the current academic year, with a few exceptions:

- The athletic (IC Sports) insurance rider for both SHIP and PGH plans will only offer coverage levels at \$10K, \$20K, \$40k and \$90K. Your institution will be required to offer the same coverage levels for both your domestic (SHIP) and international (PGH) students. The PGH website will include an enrollment option for your international athletes.
- Students must attend classes for the first 31 days after the date for which coverage is purchased to maintain eligibility. Students enrolled in online courses meet this requirement but home study and correspondence courses remain ineligible. All plan brochures will reflect this change.
- Domestic students in one of the mandatory coverage categories must have a deductible of \$3,250 or less and/or co-pay per individual, per year, in order to waive out using their own comparable, creditable coverage.
- An exciting addition to the plan this year is an online counseling platform, BetterHelp. *See attachment for more information.*

A representative from UHCSR will contact you regarding your enrollment periods, the IC Sport coverage option and any other options specific to your institution.

If you have any questions or concerns please feel free to contact me.

Attachments

University System of Georgia (USG)  
 Student Health Insurance Program (SHIP) & PGH GLOBAL  
**2017-2018 Policy Year Rates**

*\*Premiums are based on "standard base rate" your rate may vary dependent on your enrollment dates.*

<b>SHIP Mandatory &amp; Voluntary Plans (Original Domestic Plan #xxxxx-1 &amp; International Plan #xxxxx-4)</b>	<b>Annual Premium</b>
Students Only	\$2,258
Student + Spouse	\$4,516
Student + One Child	\$4,516
Student + All Children	\$6,774
Student + Spouse + All Children	\$9,032

<b>PGH Global Georgia International Student Care</b>	<b>Annual Premium</b>
Students Only	\$878
Student + Spouse	\$1,756
Student + One Child	\$1,756
Student + All Children	\$2,634
Student + Spouse + All Children	\$3,512

<b>SHIP Student Injury Only Plan – IC Sports</b>		
<b>Maximum Benefit</b>	<b>Coverage Levels</b>	<b>Annual Premiums</b>
	\$10,000	\$1,177
	\$20,000	\$1,295
	\$40,000	\$1,386
	\$90,000	\$1,504

*PLEASE NOTE: SHIP IC Sports Benefits are ONLY available to students enrolled in USG SHIP.*

PGH Student Injury Only Plan – IC Sports		
Maximum Benefit	Coverage Levels	Annual Premiums
	\$10,000	\$1,774
	\$20,000	\$1,907
	\$40,000	\$2,074
	\$90,000	\$2,218

**PLEASE NOTE: International student athletes are ONLY eligible to enroll in PGH IC Sports at the SAME Benefit Level that the Institution offers their Domestic Students!**

Accident & Injury Only	Annual Premium
All Students	\$51

Stand Alone Repat/Med Evac	Annual Premium
Students Only	\$75
Spouse Only	\$75
Each Child	\$75

**\*All premiums are based on “standard base rate”. Your institutions rate may vary dependent on your enrollment dates.**

#### Optional Voluntary Plans

Dental Voluntary Plan	Annual Premium
Students Only	\$207.12
Student + Spouse	\$414.24
Student + Child(ren)	\$507.83
Student + Family	\$758.34

Vision Voluntary Plan	Annual Premium
Students Only	\$121.20
Student + Spouse	\$229.83
Student + Child(ren)	\$269.54
Student + Family	\$379.09

**The Dental & Vision plans are voluntary for any student enrolled in UHCSR SHIP or PGH plans. The annual premium is paid to UHCSR directly at enrollment.**

5/03/2017 cloftis

*This document is to serve as a guide only!*

*Institutions will receive their Official Enrollment and Rate sheet from UnitedHealthCare StudentResources.*