**Getting Medical Care:**
1) Even though you have health insurance you should first go to Student Health and Counseling Services. As a registered Student you automatically have access to these services at the University. SCHS can provide the immediate attention you need and address your routine health care needs.
2) The Student Health Service (SHS) is located in Suite R-100 of the main hospital at 860 E. 59th Street (Goldblatt Pavilion Entrance). Their regular hours are Monday-Thursday 8:00am-6:00pm, Friday 8:00am-5:00pm and Saturday 9:00am-1:00pm (beginning October 5th).
3) To make an appointment at the SHS, call (773) 702-4156. If you need emergency medical advice after business hours, contact the 24/7 nurseline, which is provided through United HealthCare, at 773-702-1915. The Nurseline can provide time-saving advice and assistance and help you to determine if you need immediate medical treatment.
4) Please ONLY use the Emergency Room when it is in fact an emergency. Emergency Room services are not covered under the Student Life Fee; ER services will be charged to you and your personal insurance. If you are unsure whether you should go to the ER, call the Nurse Advice Line at (773) 702-1915 to determine if emergency treatment is necessary. The Emergency Room is not appropriate for most ear aches, stomach flu, or sore throats. If you do go to the ER it is important that you tell the Emergency Room staff you are a student, and that you take your insurance card and student ID card along with you.
5) If you have a serious or life-threatening medical emergency, call 911 and request an ambulance. They will take you to the hospital. Please try to find a friend who will stay with you until the ambulance arrives. Ambulance rides also need to paid for by insurance.

**Getting your Proof of Insurance:**
1) You need to log on to [https://studentinsurance.uchicago.edu/](https://studentinsurance.uchicago.edu/) and confirm your enrollment (you can use your Cnet ID and password to access this page).
2) It takes 5-7 business days for your account to be created at United Healthcare (the insurance provider)
3) Once your account is created you can log into the United Healthcare site to get your insurance card. Go to: [https://www.uhcsr.com/ServiceSupport/Students/myAccount/TieAccountIdentify.aspx](https://www.uhcsr.com/ServiceSupport/Students/myAccount/TieAccountIdentify.aspx) and follow the steps to create a MyAccount in their system, which will enable you to download your insurance ID card. Please note: on the first page, you will be required to provide your first name, last name, date of birth, and UChicago email address to verify your identity in their system. Because you do not yet have your insurance ID card yet, you cannot provide an SR ID #, which is the number on your insurance ID card; your email address will substitute for this. After filling in this information, click continue, and follow the prompts to complete the process. If you encounter any difficulty, please follow up with our on-campus insurance office at 773-834-4543 (select options 2)
4) Download your insurance card and carry it with you AT ALL TIMES (put it in your wallet). You will need to show this anytime you seek medical care outside of the Student Health Center or pay for a prescription.

**Health Insurance:**
1) Your Health Insurance is provided by United Healthcare
2) Please read over this site carefully as it explains many questions you may have about insurance and health care here at the university [https://studenthealth.uchicago.edu/page/frequently-asked-questions#u-ship](https://studenthealth.uchicago.edu/page/frequently-asked-questions#u-ship)
3) Just because you have health insurance DOES NOT MEAN your doctor visits/hospital visits/prescriptions will be free. You will be responsible for any charges that ARE NOT covered by your insurance (see below).
4) University Student Health Insurance Plan (U-SHIP) coverage features a $200 annual deductible, and covers 90% for Preferred Care*, and 70% for Non-Preferred Care for most covered services. There is no pre-existing condition exclusion for this plan. Prescription Benefit: Coverage for prescription drugs** is unlimited per policy year. Medicines are provided in three tiers, each with a different co-pay: Tier 1--generally generic medicines ($10 co-pay); Tier 2--generally brand-name medicines with no generic alternative ($25 co-pay); Tier 3--generally brand-name medicines where there is a generic alternative ($40 co-pay).

**Helpful Definitions:**
1) Deductible: the amount of expenses that must be paid out of pocket before an insurer will pay any expenses.
2) Copay: a payment defined in the insurance policy and paid by the insured person each time a medical service is accessed.