

Frequently Asked Questions

How do I sign up for ISHIP?

You sign up for ISHIP at the time you register for classes. You are automatically signed up for **student only/quarterly coverage**. You may elect the annual coverage or add any spouse or dependents to your coverage at that time.

Note: you have until the **third Friday of every quarter** to make changes to your ISHIP plan.

How much does ISHIP cover?

At in-network clinics, most services are covered at 75% after you pay your \$100 quarterly deductible. When you are seen at your campus clinic, you are covered at 75%.

When am I covered?

Quarter	Coverage Period
Autumn	Sept 1 st – Jan 5 th
Winter	Jan 6 th – March 29 th
Spring	March 30 th – June 21 th
Summer	June 22 th – Aug 31 st
Annual	Quarter purchased – Aug 31 st

Where do I go to see a doctor?

Go to an in-network clinic to receive the best level of coverage. You can search for in-network clinics in your area on the LifeWise website below.
<https://student.lifewiseac.com/uw/ship>

We also recommend calling the clinic or provider before your visit to confirm that they are an in-network provider with Lifewise.

How much does ISHIP cost?

The ISHIP premium is **\$385 per quarter** for the 2019-2020 academic year. The cost of annual coverage is simply the quarterly premium times the total number of quarters of coverage.

What services does ISHIP fully cover?

ISHIP fully covers preventative services, such as physical/annual exams, and many vaccines such as HPV, MMR, flu, Hepatitis A/B, meningitis, and Tdap when administered at an **in-network clinic**.

Does ISHIP cover dental care?

Yes. ISHIP covers routine exams, cleanings, restorative care, and wisdom tooth removal up to **\$1500 per plan year** after you pay your \$25 annual deductible.

Does ISHIP cover vision care?

Yes. ISHIP covers one routine eye exam up to \$150 per plan year. Vision hardware (frames or contacts) is covered up to \$150 per plan year also.

Am I covered if I see a non-network doctor?

Yes. Most services are covered 60% after you pay your \$100 quarterly deductible. However, we always advise students to go to in-network providers when possible.

Does ISHIP cover emergency room visits?

Yes. ISHIP covers at 75% after you pay your \$100 copayment and \$100 quarterly deductible.
Note: only go to the emergency room for **life or death situations**. For routine health issues, go to an in-network urgent care or campus clinic.

Can I waive the ISHIP requirement?

If you fit one of the categories outlined in the link below you may qualify for a waiver. For more information go to:
iss.washington.edu/health-insurance

How do I get an insurance card?

An insurance card is mailed to you **2-3 weeks** after the start of your coverage.

If you lost or didn't receive your card, contact the ISHIP office at stdins@uw.edu or request for a new card from your **Lifewise Portal account**.

How much do I pay for medication?

When purchasing medication at an in-network pharmacy you pay:

\$0 for preventative drugs
\$20 for generic drugs
\$30 for brand name drugs
\$45 for non-formulary drugs
50% for specialty drugs (up to \$150 maximum)

What happens after my doctors visit?

You will receive an **Explanation of Benefits** in the mail detailing your office visit and what ISHIP covered. You will then receive a **separate bill** from the doctors office (usually by mail) for any amount that you are responsible for and you can then follow the instructions on the bill to make payment.

Do I have coverage for physical therapy, chiropractic, and acupuncture care?

Yes! You receive up to **25 physical therapy visits per plan year**.

Chiropractic care is limited to **10 visits per plan year**.

Acupuncture care is limited to **12 visits per plan year**.

Does ISHIP cover for Mental Health services?

Yes! You pay a 10% copayment for in-network individual and group therapy visits. There is no deductible for in-network visits.

Each UW campus also has a counseling center that offers short-term counseling **free of charge**.

Glossary

Copayment is a fixed amounts you pay for covered services, usually when you receive the service.

Deductible is the amount you owe in health care services before your insurance begins to pay.

Network Provider is a health care provider that has a contract with Lifewise Assurance Company to provide care at a discount.

Premium is the amount you pay for your medical coverage.

Preventative Services is the care you receive to prevent illnesses or diseases and stay healthy.

Explanation of Benefits shows which medical services were paid for by the insurance company.

Have more questions?

The ISHIP Office is located in the Health Promotion office within Hall Health Center (187B). When you enter Hall Health, it is the first office to the right.

Email us at stdins@uw.edu or call **206-543-6202**.



For directions to
Hall Health Center
on Google Maps:



INTERNATIONAL STUDENT
HEALTH INSURANCE PLAN
(ISHIP)

UNIVERSITY OF
WASHINGTON

2019 - 2020

Administered by



[http://www.washington.edu/ship/
international-student-insurance-health-
plan/](http://www.washington.edu/ship/international-student-insurance-health-plan/)

LifeWise Portal:

<https://student.lifewiseac.com/uw/ship>