

Student Health Insurance

2025 - 2026



METROPOLITAN
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MSU DENVER

Student Insurance



What is the Student Health Insurance Plan (SHIP)?

The Student Health Insurance Plan (SHIP) is designed specifically for MSU Denver students (regardless of immigration status) **taking nine (9) or more credit hours in the Fall or Spring semesters**. This comprehensive plan is designed to comply with any federal requirement, save students money and time, and provide convenient access to quality medical care on and off campus.

SHIP provides twelve (12) months of insurance coverage for students taking nine (9) or more credit hours in both the Fall and Spring semesters.

SHIP OFFERS STUDENTS EXCLUSIVE BENEFITS & SAVINGS FOR MEDICAL SERVICES **AT THE HEALTH CENTER**

- ✓ **100% coverage for all medical services; \$0 office visits, procedures and supplies**
- ✓ **\$20 maximum cost per prescription**
- ✓ **NO deductible, NO co-insurance, NO co-payments**

SHIP also provides comprehensive coverage for medical services at hundreds of hospitals and medical offices across Colorado, and nationwide. Additionally, students have **free access to telehealth and telebehavioral health care and this is an included benefit**.

WHAT IS THE STUDENT HEALTH INSURANCE REQUIREMENT?

MSU Denver students taking nine (9) or more credit hours in the Fall or Spring are required to have health insurance that complies with the University requirement. Students can meet the requirement by fulfilling option A or B below:

Option A: Students can accept automatic enrollment in the University sponsored Student Health Insurance Plan (SHIP). There is no need to sign up for SHIP. Enrollment in SHIP is automatic when a student registers for nine (9) or more credit hours in the Fall or Spring. There is no need to sign up for SHIP. Enrollment in SHIP is automatic when a stu

Option B: Students can submit an online electronic health insurance opt-out waiver form by the waiver deadline to opt-out of the University sponsored Student Health Insurance Plan. An opt-out waiver form is required for each semester of attendance in which a student registers for nine (9) or more credit hours. Students who opt-out of SHIP must submit verifiable health insurance information showing that they are covered by a health plan that complies with the University requirement. Submitted plans will be audited for compliance and verification of active coverage. Once audit approval has been determined, the SHIP premium fee will be removed from a student's account. Waivers cannot be granted if submitted after the published waiver deadline or if the student's health insurance does not meet University requirements.

Student Health Insurance Waiver Requirements

Upon registering for 9 or more credit hours, students are automatically enrolled and charged for the University sponsored Student Health Insurance Plan (SHIP).

To opt-out of the Student Health Insurance Plan your insurance plan must be effective as of September 1 for Fall semester or February 1 for Spring Semester, have continuous coverage and meet all requirements listed below.

U.S. Health insurance coverage must be comparable to the following:

- Allow you to receive health care services in Colorado.
- Provide an unlimited aggregate maximum benefit per policy year per person.
- Does not have a pre-existing condition limitation.
- Out-of-pocket limit per policy year that does not exceed \$8,300 per individual and \$16,600 per family.

Plan Benefits must include at a minimum, the following requirements:

- Ambulatory Patient Services
- Chronic Disease Management

WHAT IS THE STUDENT HEALTH INSURANCE REQUIREMENT? (CONT'D.)

- Emergency Services
- Hospitalization
- Laboratory Services
- Maternity and Newborn Care
- Mental Health and Substance Use Disorder Treatments (including behavioral health treatment)
- Prescription Drugs
- Preventive and Wellness services
- Rehabilitative and Habilitative Services and Devices

The following types of health insurance do not qualify to opt-out of the University requirement:

- Plans issued outside of the United States of America (U.S.A.)
- Plans that only International Students can purchase
- Travel Plans
- Colorado Indigent Care Program (CICP)
- Minimum Essential Coverage (MEC)
- Catastrophic Plans
- Short Term Medical Plans (STM)
- Injury Only Plans
- Hospital Only Plans
- Cancer Only Plans
- Flexible Spending Accounts (FSAs)
- Health Reimbursement Accounts (HRAs) without an attached health insurance plan

INTERNATIONAL STUDENTS

F1 Visa International Students:

International F1 Visa students are automatically enrolled in the University sponsored Student Health Insurance Plan (SHIP) upon registering for 9 or more credit hours. This plan will provide you with quality health insurance while attending MSU Denver.

Please note that only students who have an individual or group health insurance market plan that is compliant with the United States federally approved Affordable Care Act (ACA), that includes the required essential health benefit categories, can waive out of SHIP.

J1 Visa International Insurance Students:

International J1 Visa students are automatically enrolled in the University's International Student Health Insurance Plan (SHIP) upon registering for 9 or more credit hours.

MSU Denver as your Sponsor follows the US State Department required minimum health insurance coverages for J1 Visa. The University's International Student Health Insurance Plan (SHIP) meets all U.S. State Department's minimum coverage requirements for a J1 Visa.

INTERNATIONAL STUDENTS (CONT'D.)

- A deductible of no more than \$500 per accident or illness
- Medical benefits of **at least** \$100,000 per accident or illness
- Repatriation of remains coverage in the amount of \$25,000
- Emergency Medical Evacuation Expenses in the amount of \$50,000

J1 students can choose to either remain enrolled on SHIP after registering or choose to opt-out of SHIP with health coverage that includes the above minimum coverage requirements by submitting a waiver by the deadline.

Optional Practical Training (OPT) Students: Students who select to participate in the “Optional Practical Training” program (OPT) upon graduation can choose to continue SHIP coverage for up to two years after graduation. If the time comes that you decide to participate in the OPT program, simply stop by the SHIP office, located in the Health Center at Auraria (Plaza Building, Suite 150) and complete the required paperwork. Please note that to participate in this special “after graduation option” you must request this coverage prior to your graduation date.

COVERAGE DATES AND DEADLINES

Period:	Beginning:	Through:	Waiver Deadline:
Fall	08/18/2025	01/19/2026	09/03/2025
Spring/ Summer	01/20/2026	08/16/2026	02/05/2026
Summer*	05/26/2026	08/16/2026	06/16/2026
<i>*(Only for students beginning school during Summer term)</i>			

Student athletes and teachers begin Fall coverage August 1 and Spring coverage January 2.

Students who register for nine (9) or more credit hours, but subsequently drop below nine (9) credit hours before the waiver compliance deadline, will automatically have the insurance charge removed from their tuition bill and will not be covered by the University offered health insurance for the current semester.

Additional details of this requirement can be found at healthcenter1.com/SHIP.

STUDENT HEALTH INSURANCE PLAN

This brochure is designed to acquaint students and other interested parties with the medical services available, cost of the plan and exclusions to the services offered. We ask that you read it carefully so that you will know the extent of medical services and insurance available to insured students.

The insurance plan is entirely supported by student premiums; no tuition or State appropriations are used to pay for these services. The insurance becomes effective for a student as provided in the policy and explained in this booklet. The Plan Policy can be found at healthcenter1.com/SHIP.

The description in this brochure provides generalized information. In all cases the Master Policy with UnitedHealthcare Insurance Company is the document that will prevail for services outside the Health Center at Auraria, in accordance with policy regulations of the State of Colorado. Claims should be submitted to UnitedHealthcare **Student** Resources at P.O. Box 809025, Dallas, TX 75380-9025. Correspondence concerning claims status, eligibility and benefits should be directed to UnitedHealthcare **Student** Resources at the above address or calling 1-800-767-0700. Reference the school's policy #: 2025-461-1/4.

You can also send an email to customer service at customerservice@uhcsr.com.

What is the Student Health Insurance Plan (SHIP)?

As a benefit to MSU Denver students taking nine (9) or more credit hours (six (6) – eight (8) credits for Voluntary Graduate Students) in the Fall or Spring terms, the University provides students (who are either documented or undocumented) with a specially created Student Health Insurance Plan (SHIP). This comprehensive plan is designed to save students money and time and provide convenient access to quality medical care on and off campus. SHIP provides twelve (12) months of insurance coverage when students are insured by SHIP for both Fall and Spring terms. Spring semester participation includes coverage until Fall semester begins.

How does SHIP compare to other health plans

Competitively priced premium, cost saving benefits and the same cost/availability for everyone: Unlike any other health insurance plan offered through employers or through Connect for Health Colorado, the cost of SHIP is the same no matter how old you are, where you live or what your personal risk factors are, such as smoking vs. non-smoking. Other health insurance companies charge different premium rates based on these factors. In addition, SHIP is available to undocumented students who are not eligible to

STUDENT HEALTH INSURANCE PLAN (CONT'D.)

purchase insurance *through Connect for Health Colorado*. SHIP does not require the completion of an application or health history form.

The annual premium cost, deductibles, co-insurance and cost saving plan benefits associated with SHIP have consistently provided MSU Denver students a high quality and competitively priced health insurance option compared to other insurance alternatives available in Colorado.

STUDENT ELIGIBILITY

All students taking nine (9) or more credit hours in Fall or Spring Semester will automatically be enrolled in the Student Health Insurance Plan and have the SHIP premium added to their tuition bill.

Health Insurance Premiums

Fall Semester 2025	\$1,185
Combined Spring/Summer Semesters 2026. . .	\$1,659
Summer 2026	\$705
<i>(Only for students beginning school during Summer term)</i>	

Summer Semester

Students starting school for the first time in the Summer semester can opt-in and purchase Summer only coverage since they were not enrolled in the Spring semester.

Graduating Students

If a student has less than nine (9) credit hours in the Fall, Spring, or Summer semesters, to graduate, the student can enroll in the insurance plan for their last semester at MSU Denver. The MSU Denver Student Insurance Office requires a written statement from the student’s major department or their Academic Advisor confirming that the student has less than nine (9) credit hours to graduate and that the student will graduate at the end of this last semester.

Graduate Students

Graduate Students taking six (6) – eight (8) credit hours for any semester can opt-in and purchase SHIP. Graduate Students taking more than eight (8) credits are automatically enrolled.

For more information about eligibility contact the MSU Denver Student Insurance Office at 303-615-9997.

Refunds

Refunds of premium are allowed only upon entry into the armed forces.

LATE ENROLLMENT

Eligible students will not be allowed to enroll in the plan after the applicable enrollment/waiver deadline unless proof is furnished that the eligible student became involuntarily ineligible for coverage under a group insurance policy during the 30 days immediately preceding the date of the request for late enrollment in the plan provided by MSU Denver. In such cases, the cost will be the same as it would have been at the beginning of the enrollment period, but the effective date will be the date the student enrolls and makes the required premium payment.

SERVICES AT THE HEALTH CENTER AT AURARIA

Exclusive 100% coverage benefits at the Health Center at Auraria: SHIP is also the only health insurance plan that provides 100% coverage at the Health Center at Auraria. Students with SHIP can receive comprehensive medical care at the Health Center at Auraria — including telehealth, primary care, walk-in care and mental health services (medical and preventative care for illnesses, injuries and mental health conditions).

The Health Center at Auraria is staffed by physicians and medical personnel in Family Practice, non-surgical Orthopedics, Sports Medicine, Psychiatry and Gynecology. These professionals are specifically trained to provide medical care that addresses the unique needs and demands students encounter during their higher education experience.

On-site medications are available when prescribed by a Health Center at Auraria medical provider. X-rays and laboratory services can also be done at the Health Center at Auraria.

The Health Center at Auraria offers telehealth services for both medical and mental health care. Please call 303-615-9999 to determine if a telehealth or in-person visit would best meet your needs.

The Health Center at Auraria is nationally accredited by the Accreditation Association for Ambulatory Health Care (AAAHC).

SERVICES AT THE HEALTH CENTER AT AURARIA (CONT'D.)

Using the Student Health Insurance Plan at the Health Center at Auraria

SHIP offers students exclusive benefits and savings at the Health Center at Auraria:

- 100% coverage for all medical services;
- \$0 office visits, procedures and supplies
- \$20 maximum cost per prescription
- No Deductible, No Co-Insurance, No Co-Payments

Covered students are not required to submit claims for services received at the Health Center at Auraria. Services are available to all students, regardless of their type of insurance coverage. Please call the Health Center at Auraria for accepted outside insurance plans. A portion of the student premium collected is retained by Metropolitan State University of Denver to provide certain benefits at the Health Center at Auraria. Accordingly, these benefits are not underwritten or provided by UnitedHealthcare Insurance Company under Policy # 2025-461-1/4.

For Services Outside the Health Center at Auraria go to healthcenter1.com/SHIP for a copy of the Policy or the Web Brochure offered through the UnitedHealthcare Insurance Company, Policy # 2025-461-1/4. Please call the Health Center Auraria for accepted outside insurance plans.



SERVICES AT THE HEALTH CENTER AT AURARIA (CONT'D.)

MEDICAL AND PRESCRIPTION BENEFITS FOR THE HEALTH CENTER AT AURARIA ONLY

Benefit Description	Cost	Additional Limitations & Explanations
Annual Deductible	No Deductible	
Pre-Existing Condition Limitations	None	
Preventative Health Services	100% Covered	Limitations may apply
Primary Care/ Walk-In Care	100% Covered	Limitations may apply
X-ray Services/ Lab Services	100% Covered	Limitations may apply *See below
Outpatient Mental Health	100% Covered	Limitations may apply
Prescriptions	\$20 Rx Copay per Prescription per 30 day Supply for prescriptions when written by a Health Center at Auraria Provider .	<p>Maintenance medications filled at the Health Center at Auraria may be filled up to a 90 day supply . A copay of \$20 will apply per prescription up to a 30 day supply . A copay of \$40 will apply per prescription for a 31-60 day supply . A copay of \$60 will apply per prescription for a 61-90 day supply .</p> <p>For maintenance medications filled near the end of the semester, only a 30 day supply will be filled 30 days or less to the end of the semester and only a 60 day supply will be filled 60 to 30 days to the end of the semester . If it is over 60 days to the end of the semester a 90 day prescription can be filled .</p> <p>Contraceptives provided at the Health Center at Auraria have no copay .</p>

*A referral from a Health Center at Auraria Provider to a network provider for other imaging services can reduce your out-of-pocket cost.

EXCLUSIVE HEALTH SERVICES

The Health Center at Auraria offers a variety of unique services that are not typically covered benefits on other health insurance plans. These services are to help students thrive while on campus and to reduce barriers to access. **Programs are provided exclusively to campus constituents and are available at no additional cost.**

ACADEMIC VITAL SIGNS

An Academic Vital Signs check is built into each clinical visit to support students beyond the clinic. If an academic concern is identified, the Health Center at Auraria connects students to academic and personal resources to enhance the likelihood of academic success.

NUTRITION COUNSELING

Nutrition consultations with Registered Dietitian Nutritionists (RDN). The RDNs can support you, provide recommendations and answer your dietary questions whether you are trying to manage a chronic condition, lose or gain weight, optimize athletic performance or develop a personalized healthy eating routine.

TOBACCO CESSATION

For people who are ready to quit using nicotine/tobacco, this free program includes a customized quit plan, nicotine replacement therapy (NRT), clinical visits with a medical provider and ongoing support. All of the therapies are offered at no additional charge.

HEALTH EDUCATION DEPARTMENT

The Health Center at Auraria is committed to improving the health and wellness knowledge, attitudes, skills and behaviors of the campus community through a variety of virtual and in-person programs and services.

HEALTHY PURSUITS

As part of the Healthy Pursuits program, the Health Center at Auraria offers Mind Body Fitness classes. These classes aim to improve an individual's health and fitness through a connection from the inside and out while reducing tension and stress. Mind Body Fitness classes include Pilates, Yoga and Zumba®.

CAMPUSWELL

CampusWell is an online e-magazine focusing on college wellbeing. Articles include eating well, staying active, boosting academic success, managing money, tips for stress management and more. By reading CampusWell, students will gain valuable information to support their academic success and learn about on-campus events and resources.

Additional health and wellness programs include special events, workshops and presentations. More information about these programs can be found at healthcenter1.com/outreach-programs.

Additional no-charge services include mental health office visits, annual flu shot clinics, blood pressure testing, exercise rehabilitation for musculoskeletal injuries and rapid HIV testing.



COVERAGE OFF-CAMPUS

Students with SHIP can receive medical care off-campus without the need for a primary care referral. SHIP provides coverage within the extensive Provider Network. Most major hospitals, outpatient and urgent care facilities in the Denver metro area are part of the Network, as well as hundreds of primary care and specialty providers.

Students with SHIP also receive worldwide Emergency Evacuation services that will deliver key services should an emergency come up while traveling or studying abroad when 100 miles or more away from your campus or permanent home address.

SHIP and services at the Health Center at Auraria are designed to comply with any applicable Federal and/or State requirements, save money and time, and provide convenient access to quality medical care on and off campus.

For more information about coverage off-campus, contact the MSU Denver Student Insurance Office.

CONFIRMATION OF COVERAGE OFF-CAMPUS

It is the student's responsibility to confirm whether or not a particular medical benefit or prescription drug is covered under the plan. **This confirmation must be done with UnitedHealthcare Student Resources** at 1-800-767-0700, reference Policy # 2025-461-1/4.

Provider Network:

MSU Denver utilizes a PPO network, United HealthCare Choice Plus, for services in the State of Colorado and nationwide. To verify that your provider or hospital or facility is in-network, contact UnitedHealthcare Student Resources at 1-800-767-0700, reference Policy # 2025-461-1/4, or you can visit the school's page at uhcsr.com/msudenver.

IMPORTANT CONTACT INFORMATION

HEALTH INSURANCE REQUIREMENT QUESTIONS

MSU Denver Student Insurance

303-615-9997

Plaza Building, Suite 150

healthcenter1.com/SHIP

ON-CAMPUS MEDICAL APPOINTMENTS

Health Center at Auraria

303-615-9999

Plaza Building, Suite 150

Monday – Thursday 8:00am – 5:00pm

Friday 8:00am – 3:00pm

healthcenter1.com

24/7 CRISIS LINE

24/7 Crisis Line for Mental Health and Victim Assistance

303-615-9911



IMPORTANT CONTACT INFORMATION (CONT'D.)

PROVIDER NETWORK

UnitedHealthcare Choice Plus

Toll-Free Number for PPO Information 800-767-0700

uhcsr.com/msudenver

HEALTH CARE MANAGEMENT

UnitedHealthcare for Pre-Admission Notification

877-295-0720

BENEFIT AND CLAIMS QUESTIONS

UnitedHealthcare Student Resources

800-767-0700

Policy #: 2025-461-1/4

uhcsr.com/msudenver

or contact Customer Service at

customerservice@uhcsr.com/msudenver

CLAIM PROCEDURES

Send Medical Claims
within 90 days from
Date of Service to:
**UnitedHealthcare
Student Resources**
PO . Box 809025
Dallas, TX 75380-9025
800-767-0700

Policy #: 2025-461-1/4

uhcsr.com/msudenver

Send Prescription
Claims to:

**OptumRx Claims
Department**

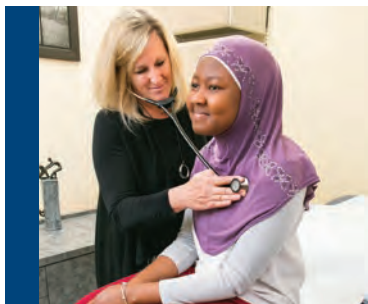
PO . Box 29044

Hot Springs, AR 71903

1-855-828-7716



ON-CAMPUS MEDICAL SERVICES



The Health Center at Auraria provides medical services to all students, regardless of their insurance coverage.

- **Comprehensive Medical Services** (medical and preventive care for illnesses, injuries and mental health conditions)
- Staffed by physicians and medical personnel in **Family Practice, Orthopedics, Sports Medicine, Psychiatry and Gynecology**
- **On-site medications, X-rays and laboratory services**
- Students can be seen on a **walk-in basis Monday – Thursday 8:00am to 5:00pm and Friday 8:00am to 3:00pm** or they can call to schedule an appointment
- **Telehealth appointments** available for select medical and mental health services

**24/7 Crisis Line for Mental Health
and Victim Assistance
303-615-9911**

Health Center at Auraria
Plaza Building, Suite 150
303-615-9999
healthcenter1.com



MSU DENVER

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healthcenter1.com/SHIP