

Student Health Insurance Plan (SHIP) Highlights 2023-2024

Domestic Students

The university-sponsored Student Health Insurance Plan (SHIP) is designed specifically for CSU students. This comprehensive PPO plan is designed to comply with state and federal laws, save students money and time, and provide convenient access to quality medical care on and off campus.

Students enrolled in SHIP receive benefits on campus within CSU Health Network and for services utilized off campus at thousands of hospitals and medical offices across Colorado and worldwide.

This table is for informational purposes only, and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the policy. Rates and benefits may change subject to final Colorado Department of Insurance approval.

Summary of Benefits

Cost share amounts and percentages below represent your financial responsibility for eligible claims.

	CSU Health Network (On Campus)	In Network Providers (Off Campus)	Out-of-Network Providers (Off Campus)
Deductible	\$0	\$1,000	\$2,000 medical / \$50 dental
Out of Pocket Maximum	Not Applicable	\$6,850	\$13,700
Prevention/Wellness & Mental Health Services	\$0*	\$0*	40% of the charges, after deductible
Illness, Injury & Diagnostic Services	\$0*	20% of the charges, after deductible	40% of the charges, after deductible
Prescriptions	\$0 for Generic Drugs \$0 Brand Name Drugs No Specialty Fills	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs
Dental	0% cleaning/xray; 20% minor restorative; 50% major restorative (plan year max \$1500)	0% cleaning/xray; 20% minor restorative; 50% major restorative (plan year max \$1500)	20% cleaning/xray; 40% minor restorative; 50% major restorative (plan year max \$1500)

The plan provides \$150 of Flex Benefits per year toward non-covered services at CSU Health Network such as optometry.

**If tests are sent to an off-campus lab, off-campus rates apply.*

Coverage Dates for 2023-2024

Fall	August 1, 2023 - December 31, 2023 (Enroll/Cancel by September 6, 2023)
Spring/Summer	January 1, 2024 - July 31, 2024 (Enroll/Cancel by January 31, 2024)
Summer Only	May 1, 2024 - July 31, 2024 (Enroll/Cancel by the 1st day of 1st summer session classes)

Premiums for 2023-2024

Fall	\$1,762
Spring/Summer	\$2104
Summer Only	\$1009 (equivalent of approximately \$322/month for plan year)

For more detailed information and the link to find In-Network PPO Providers, visit health.colostate.edu/student-health-insurance

Using Health Insurance at the CSU Health Network



CSU Health Network is every student's on-campus home for health and well-being. **All CSU students have access** to the wide range of medical, mental health, and health education and prevention services, **regardless of their insurance plan.**

What is the health insurance requirement?

- Colorado State University requires all domestic students taking six or more resident instruction credits to carry health insurance as a way of protecting your educational investment. Students must meet the health insurance requirement your first semester at CSU and every fall semester thereafter.
- Domestic students can meet the health insurance requirement by providing proof of coverage through an approved private/individual/employer/government plan OR by enrolling in the CSU-sponsored Student Health Insurance Plan (SHIP). **See reverse side for more information about the university-sponsored Student Health Insurance Plan (SHIP).**
- All students must log in to the secure online waiver and enrollment portal to indicate how they will meet the requirement. No action by the deadline will result in automatic enrollment in the Student Health Insurance Plan, and you will be responsible for the insurance premium charged to your student account.
- Learn more at health.colostate.edu/health-insurance-requirement

What private insurance plans are accepted by CSU Health Network?

- CSU Health Network is an in-network medical provider with most major insurance carriers. A list of insurance plans accepted by CSU Health Network can be found online at health.colostate.edu/private-insurance-billing
- **Check with your insurance carrier in advance** using the information below to see how your plan will cover visits to CSU Health Network. For out-of-state or HMO plans, you may need to specifically request "away at college" coverage options.
 - **CSU Health Network Tax ID#:** 846000545
 - **CSU Health Network NPI#:** 1528156437
 - If you need individual provider NPI numbers, go to health.colostate.edu/primary-care-staff
- If a student has private health insurance coverage, we will file claims with the student's insurance carrier. Students are responsible for applicable co-pays, co-insurance, deductibles, and any non-covered charges. The charges will be applied to your student account and can be paid through RamWeb or at the CSU Health Network Billing Department.
- **It is necessary to provide a copy of your insurance card when receiving medical care.** CSU Health Network allows students to upload their insurance card to the Student Health Portal prior to appointments, but we recommend you take a picture of both sides of your card(s) to store on your phone in case you need care outside of CSU Health Network.
- **For students with private health insurance coverage, consider the RamCare Supplement Program.** Learn more and enroll online at health.colostate.edu/ramcare

NOTE: We do not bill insurance for Counseling Services. Your student fees provide access to a range of mental health support resources at no additional cost.



CSU HEALTH NETWORK
COLORADO STATE UNIVERSITY

Scan to learn more about using
health insurance at CSU Health Network.

