

# 2023-2024 Northwestern University Health Insurance Plan (NU-SHIP)

## Student

Brought to you by Aetna Student Health<sup>SM</sup>

Welcome Northwestern University students for the 2023–2024 academic year!

Policy No. 812845  
(877) 626-2314

[www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern)

Please read this pamphlet carefully. It contains a brief description of NU -SHIP plan benefits, as well as the extra benefits you receive as an NU -

# Why

## is a Student Health Insurance Plan important?

Health care costs can be very high, so having insurance coverage for emergency and non-emergency medical services in the area where you will attend school is very important. Carefully compare NU-SHIP benefits and Aetna's provider network with the benefits and provider network of any alternate plan you may be considering.

If you're covered under your parents' plan, coverage may end while you're still a student. Under the Affordable Care Act (ACA), health plans provide coverage for dependent children until age 26. With the NU-SHIP, you're covered for as long as you're a registered, degree-seeking student at Northwestern University.

- Do you have coverage while you're away from home or abroad? Many HMO (Health Maintenance Organization) plans, along with state or federal-based Exchange plans purchased outside Illinois, may only cover emergency care while you're away from home. When you're on campus, and when you travel in the U.S. or study abroad, it's good to know you're covered, if you should need health care. The NU -



# How

## much does it cost?

The annual premium

The chart below shows the cost for the annual policy. Generally, students are enrolled on an annual basis, and then billed the NU-SHIP premium on their student account during the first quarter they are registered during the academic year. To explore monthly payment options for annual Northwestern tuition and fee charges, please contact Student Accounts, or review the 9PAY application online.

Students who begin NU-SHIP enrollment during Winter, Spring, or Summer quarters will be billed in accord with the duration of their coverage.

Program	Coverage	Rate*
All programs (unless specified below)	9/1/23 –8/31/24	\$5,144

The NU-SHIP offers more than just accident and illness insurance coverage. As an enrollee, you have the following services and additional benefits available to you:

**And there's more...**

**Aetna® Vita I Savings**

For only a \$25 annual fee, you can get discounts on a variety of services not covered through your NU --G7 ( 3-2et ( )13.gr6 ( 3-2eao)t)-7 (y813.7 (y)-2r6 ( )-4 (8.)6.3 -8ye)-es 4nflrs m9 (d t)soU3i