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STUDENT INSURANCE RATES

Action Requested: Approve the University of Iowa, Iowa State University and the University of Northern Iowa's academic year 2025-26 student health and dental premium insurance rates with an effective date of September 1, 2025 for the University of Iowa and August 1, 2025 for Iowa State University and the University of Northern Iowa.

Executive Summary: Board Policy Manual section 2.1.2.B requires Board approval for changes in benefits for all insurance benefits. Each spring, the universities complete an analysis using current utilization, expected medical and dental trend, and administrative fees to determine rates for the student and dental insurance plans. The results of this analysis are provided in the tables below for each university.

University of Iowa

Each spring, University Benefits at the University of Iowa completes an analysis using current utilization, expected medical and dental trends, and administrative fees to determine rates for the student and dental insurance plans. All undergrad and international students must have health insurance, either their own plan through another carrier that meets the minimum requirements, or enroll in one of the UI student plans. Graduate students can choose between the Student Health Insurance Plan (SHIP) and UI Grad Care coverage for health insurance.

SHIP – The premium increase for Academic Year 2025-26 across all family status types will be as listed below. There is no increase for the student/spouse status.

	Current Rates	New Rates
Single	\$273.00	\$292.00
Spouse	\$1080.00	\$1080.00
Child	\$839.00	\$898.00
Family	\$1171.00	\$1253.00

UI Grad Care - The premium increase for Academic Year 2025-26 across all family status types will be as listed below.

	Current Rates	New Rates
Single	\$463.00	\$472.00
Spouse	\$909.00	\$926.00
Family	\$2226.00	\$2381.00

Student Dental - There will be no premium increase for Academic Year 2025-26.

	Rollover Current Rates
Single	\$25.00
Spouse	\$47.00
Child	\$67.00
Family	\$80.00

Iowa State University

Each spring, Iowa State University completes an analysis using current utilization, expected medical and dental trend, and administrative fees to determine rates for the student and dental insurance plans. The results of this analysis are provided in the tables below. These rates will go into effect on August 1, 2025, as ISU's Student and Scholar Health Insurance Program (SSHIP) open enrollment begins on the same date and runs through the end of September.

SSHIP* - In the winter/early spring of 2023, ISU conducted a comprehensive review of SSHIP. The study benchmarked peer student health plans, reviewed compliance requirements, and explored plan design and other plan and financial features. While the study provided some actionable recommendations and future considerations, it was found that the overall SSHIP plan was a very good plan compared to market and priced appropriately. Given this, along with the annual analysis described in the Executive Summary above, ISU did not incorporate any plan changes or significant premium changes for the 25-26 academic year.

The ISU Student and Scholar Medical coverage is a Wellmark Blue Cross Blue Shield Plan that offers office visits and outpatient services, Well-childcare, in-network preventive care, in-network routine vision exams, in network prosthetic limbs and in-network services for mental health/substance abuse independent labs, office visits and outpatient services and services subject to health and drug card copayments.

The first table shows medical premiums for students. Total premium increases for students went up on average 2.5% and 2.8% for Grad Assistants. Premiums are shown on a monthly basis.

Classification	Coverage Level	24-25 Student - Medical			25-26 Student - Medical		
		ISU	Student	Total	ISU	Student	Total
Undergraduates/ Grad Students	Student Only	\$0.00	\$205.00	\$205.00	\$0.00	\$210.00	\$210.00
	Student & Spouse/Partner	\$0.00	\$428.00	\$428.00	\$0.00	\$439.00	\$439.00
	Student & Children	\$0.00	\$386.00	\$386.00	\$0.00	\$396.00	\$396.00
	Student & Family	\$0.00	\$611.00	\$611.00	\$0.00	\$627.00	\$627.00
Grad Assistants	Student Only	\$249.00	\$0.00	\$249.00	\$256.00	\$0.00	\$256.00
	Student & Spouse/Partner	\$299.00	\$226.00	\$525.00	\$307.00	\$232.00	\$539.00
	Student & Children	\$286.00	\$189.00	\$475.00	\$294.00	\$194.00	\$488.00
	Student & Family	\$330.00	\$421.00	\$751.00	\$339.00	\$432.00	\$771.00

Iowa State University also requires International Visiting Scholars to enroll in the ISU Student & Scholar Health Insurance Plan for the duration of their stay. Domestic Visiting Scholars are eligible but not required to enroll. A Visiting Scholar is an unpaid visiting faculty who conducts research in a university facility, collaborates with university faculty on specific projects, or observes university research, extension/outreach, instruction, or administration. The second table shows medical premiums for Visiting Scholars. Total premium increases for Visiting Scholars went up on average 2.8%.

Classification	Coverage Level	24-25 Scholar Medical			25-26 Scholar Medical		
		ISU	Scholar	Total	ISU	Scholar	Total
Visiting Scholars	Scholar Only	\$0.00	\$249.00	\$249.00	\$0.00	\$256.00	\$256.00
	Scholar & Spouse/Partner	\$0.00	\$525.00	\$525.00	\$0.00	\$539.00	\$539.00
	Scholar & Children	\$0.00	\$475.00	\$475.00	\$0.00	\$488.00	\$488.00
	Scholar & Family	\$0.00	\$751.00	\$751.00	\$0.00	\$771.00	\$771.00

The ISU Student Dental coverage is a Delta Dental Plan that offers 2 cleanings per year, diagnostic and preventative services at 0% coinsurance with no deductible. This plan does not cover orthodontics or wisdom tooth removal.

The third table shows dental premiums for students (dental is not offered to visiting scholars). ISU did not incorporate any plan changes. Total premium increases went up on average 10.6% for the 25-26 academic year.

Classification	Coverage Level	24-25 Student - Dental			25-26 Student - Dental		
		ISU	Student	Total	ISU	Student	Total
Undergraduates/ Grad Students	Student Only	\$0.00	\$23.50	\$23.50	\$0.00	\$26.00	\$26.00
	Student & Spouse/Partner	\$0.00	\$46.50	\$46.50	\$0.00	\$51.00	\$51.00
	Student & Children	\$0.00	\$45.00	\$45.00	\$0.00	\$49.50	\$49.50
	Student & Family	\$0.00	\$75.00	\$75.00	\$0.00	\$82.50	\$82.50
Grad Assistants	Student Only	\$13.00	\$10.50	\$23.50	\$14.00	\$12.00	\$26.00
	Student & Spouse/Partner	\$13.00	\$33.50	\$46.50	\$14.00	\$37.00	\$51.00
	Student & Children	\$13.00	\$32.00	\$45.00	\$14.00	\$35.50	\$49.50
	Student & Family	\$13.00	\$62.00	\$75.00	\$14.00	\$68.50	\$82.50

*ISU offers SSHIP to University of Northern Iowa students.

University of Northern Iowa

All undergraduate and graduate students registered for 5 credit hours or more at UNI are eligible to enroll in the UNI SSHIP administered through Iowa State University. Eligible students may also enroll their spouse/domestic partner and dependent children. All international students who are registered for at least 1 credit hour at UNI (except for those only in audited courses or distance ed) are automatically enrolled in the UNI SSHIP. UNI requires nonimmigrant international students to purchase and maintain coverage through the UNI health insurance plan for the duration of their tenure at the university.

Students cover the full cost of the premiums.

Medical	2024-2025	2025-2026
Student Only	\$ 205.00	\$ 210.00
Student & Spouse/Partner	\$ 428.00	\$ 439.00
Student & Children	\$ 386.00	\$ 396.00
Student & Family	\$ 611.00	\$ 627.00

Dental	2024-2025	2025-2026
Student Only	\$ 23.50	\$ 26.00
Student & Spouse/Partner	\$ 46.50	\$ 51.00
Student & Children	\$ 45.00	\$ 49.50
Student & Family	\$ 75.00	\$ 82.50