Approved by the Board of Trustees

March 20, 2025

04

 Board Meeting

 March 20, 2025

## APPROVE STUDENT HEALTH INSURANCE RATES FOR URBANA, CHICAGO, SPRINGFIELD, ACADEMIC YEAR 2025-2026

**Action:** Approve Student Health Insurance Rates, Academic Year 2025-2026

**Funding:** No New Funding Required

The chancellor, University of Illinois Urbana-Champaign, and vice president, University of Illinois System, recommends approval of student health insurance rates for Academic Year 2025-2026. The student health insurance rate, combined with the Student Health Service Fee, provides financial support for the healthcare programs that are tailored to meet the needs of the students at the university. Students may choose not to participate in the student health insurance program by providing evidence of comparable insurance coverage from other sources. Attached is a summary of the student health program coverage.

The Urbana university again will be underwritten by United Healthcare (UHC). The cost will increase by $28.00 per semester for undergraduate students (3.4 percent) and $37.00 per semester for graduate/professional students (3.5 percent).

The increased costs are due to a continued increase in the number of students waiving out of the plan, greater utilization of services, including prescription drug usage and cost; overall growth in mental healthcare utilization and some larger trauma/injury situations.

 The current student health insurance rates for Academic Year 2024-2025 and the proposed rates for 2025-2026 are displayed below. The university student health insurance rates continue to be competitive compared to those at peer institutions, especially given the scope and breadth of the benefits provided.

|  |  |  |
| --- | --- | --- |
|  **UNIVERSITY**  | CURRENT RATE PER SEMESTERAcademic Year 2024-2025 | **PROPOSED RATE PER SEMESTER****Academic Year 2025-2026** |
| Urbana  | Undergraduate $818.00 | Undergraduate $846.00 |
| Urbana | Graduate $1,051.00 | Graduate $1,088.00 |

 The rates displayed are for typical undergraduate, graduate, and professional students. Students needing coverage for their spouse and/or dependents voluntarily pay a separate charge. Rates may vary for the summer session.

 Student insurance rates for both the University of Illinois Chicago and University of Illinois Springfield will not change for Academic Year 2025-2026.

 The Board action recommended in this item complies in all material respects with applicable State and federal laws, University of Illinois *Statutes*, *The General Rules Concerning University Organization and Procedure*, and Board of Trustees policies and directives.

 The executive vice president and vice president for academic affairs and vice president/chief financial officer and comptroller concur in these recommendations.

 The president of the University of Illinois System recommends approval.