Welcome to the Student Health Benefit Plan (SHBP)!

**Health Coverage Basics**
Your health coverage is effective January 17 and continues through August 20, 2023. The SHBP premium of $1,734 is billed to your student account.

Blue Cross and Blue Shield of Minnesota (Blue Cross) provides the health plan network and claims administration services for the SHBP, giving you access to thousands of providers in their worldwide network. To find an in-network provider convenient for you, use the Blue Cross [Find a Doctor](#) tool.

To check coverage for healthcare services or find resources to help manage your health, visit the Blue Cross [website](#) or call 651-662-5004.

**Dental Benefits**
Students under the age of 19 who are enrolled in the Student Health Benefit Plan (SHBP) are automatically provided with Pediatric Dental Benefits at no extra cost. Pediatric coverage includes preventive and periodontal dental benefits, covered at 100% once every six (6) months such as teeth cleanings, deep cleanings, x-rays, and comprehensive exams. It also includes restorative dental benefits, covered between 50-80%, such as emergency treatment, fillings, and tooth removal.

Students ages 19 and older are provided Preventive and Periodontal Benefits, also at no extra cost. This standard coverage provides services such as teeth cleanings, x-rays, and comprehensive exams covered at 100%, and non-surgical periodontal coverage such as deep cleanings, covered at 80%. Use Delta Dental’s [Find a Dentist](#) tool to locate a dentist.

If you would like restorative dental benefits (for services such as fillings and tooth removal), you can enroll in the optional Dental Buy-Up Plan for an additional fee. The start date for restorative dental benefits is February 1 and continues through August 31, 2023. To enroll, fill out the [online enrollment form](#) or submit an [enrollment form](#) to the Office of Student Health benefits by **February 2, 2023** Students who were eligible in the fall semester and are joining the Dental Buy-Up Plan for the spring semester will be billed $839.16. Students who are newly eligible for the spring semester will be billed $419.58. [Learn more](#) about your dental benefits.

**ID Cards**
You will receive ID cards from Blue Cross and Delta Dental at your University mailing address. You will need to bring your ID card to any medical or dental appointment you may have, as this is proof that you have coverage. If you need policy information prior to receiving your ID cards, please contact Blue Cross and/or Delta Dental.
If you need to update your address, please contact the Office of Student Health Benefits below with your new, complete address.

**Have Questions?**

[Blue Cross and Blue Shield of Minnesota](#) | 651-662-5004
Blue Cross can answer questions about your health coverage and services, in-network providers, and resources to help manage your health.

[Delta Dental of Minnesota](#) | 651-406-5916
Delta Dental can answer questions about your dental coverage, services, and in-network providers.

[Office of Student Health Benefits](#) | umshbo@umn.edu | 612-624-0627

Office of Student Health Benefits
University of Minnesota
410 Church Street SE, N323
Minneapolis, MN 55455
Phone: 612-624-0627 or 1-800-232-9017
Fax: 612-626-5183 or 1-800-624-9881
[umshbo@umn.edu](mailto:umshbo@umn.edu)
[www.shb.umn.edu](http://www.shb.umn.edu)

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Office of Student Health Benefits
410 Church St. SE
Minneapolis, MN, 55455
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