Dear University of Minnesota student,

As the 2016-2017 plan year for the Student Health Benefit Plan (SHBP) is coming to an end, we wanted to inform you of 2017-2018 plan year updates.

**Health Benefits**
The SHBP, administered by Blue Cross and Blue Shield of Minnesota, continues to meet the standards set under the Patient Protection and Affordable Care Act to provide essential health benefits, in addition to being a cost-effective health plan. This year, the cost of the plan will increase by 5% making the average cost of the plan $175.00 per month ($1,050 per semester) for students.

We are happy to share that we are adding two new benefits to the Student Health Benefit Plan this year, dental benefits through Delta Dental and access to cognitive behavioral therapy through Learn to Live. Even with the addition of these benefits we have been able to continue to contain the cost of the SHBP, keeping it affordable for students.

**Addition of Dental Benefits**
At the beginning of the 2017-2018 plan year (September 1), the SHBP will include a Preventive and Periodontics Plan through Delta Dental. In addition to pediatric dental benefits, the cost of coverage will include adult preventive and periodontal services. Preventive services includes teeth cleanings, x-rays and comprehensive exams. Periodontal coverage includes deep cleansings.

If you would like coverage for restorative services (emergency treatment, fillings and tooth removal), there will be an optional Student Dental Buy-Up Plan that provides additional coverage for an added cost of $138 per semester. Detailed information will be available on our website in June.

**Learn to Live**
Blue Cross and Blue Shield has partnered with Learn to Live to provide an online Cognitive Behavioral Therapy program for SHBP enrollees. Learn to Live provides online, confidential and self-paced programs with lessons and tools for help with social anxiety, depression, stress and more to help you learn to live and maintain the life you’ve always wanted to live.

To enroll in the 2017-2018 SHBP and additional dental benefits, the enrollment process must be completed by September 27, 2017. You may enroll starting in July. Enrollment information can be found on our website.

Please contact our office with any questions.

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