Dear student,

Welcome to the Student Health Benefit Plan (SHBP)!

**Health Coverage Basics**
Your health coverage became effective August 20 and continues through January 21, 2019. The SHBP premium of $1,116 is billed to your student account.

Blue Cross and Blue Shield of Minnesota 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 Blue Cross and Blue Shield's [Find a Doctor](#) tool.

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

**Dental Benefits**
The SHBP includes preventive dental benefits for the primary member (the student) and pediatric dependents (under age 19) through [Delta Dental](#). Services such as routine cleanings and exams are included in the preventive dental benefits. Use Delta Dental's [Find a Dentist](#) tool to locate a dentist. [Learn more](#) about your dental benefits.

If you would like additional dental benefits, you can enroll in the optional Dental Buy-Up Plan. The Buy-Up Plan is an additional $326 per year and includes restorative dental benefits for services such as emergency treatment, fillings and tooth removal. Find more information on our [website](#).

**ID Cards**
You will receive ID cards from Blue Cross and Blue Shield 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.

**Have Questions?**

[Blue Cross and Blue Shield](#) | 651-662-5004  
Blue Cross and Blue Shield 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  
The Office of Student Health Benefits can answer questions about eligibility, enrollment and billing.

Have a great semester!

Office of Student Health Benefits  
University of Minnesota
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