Student Health Benefits

University of Minnesota
Driven to Discover™
Welcome to the 2012-2013 Graduate Assistant Health Plan

Brittany Hildebrandt, Office of Student Health Benefits
Brian Rude, HealthPartners
Office of Student Health Benefits

Twin Cities Campus

Crookston Campus

Duluth Campus

Students

AHC Students

Graduate Assistants

International Students

International Scholars

Residents/Fellows

Morris Campus

Rochester Campus

Duluth Campus

Graduate Assistants

Graduate Assistant Health Plan

2012-2013 Graduate Assistant Health Plan

Welcome to the Graduate Assistant Health Plan!

Life is full of the unexpected, so finding the right health care plan for you is essential. The Office of Student Health Benefits offers qualifying students the option to enroll in its Graduate Assistant Health Plan for students to reach their health goals.

Many students find the University-sponsored plan to be a better value than alternative plans under parents, employers or individual health plan options.

Highlights of the plan include:

- No exclusions based on pre-existing conditions;
- 100% coverage of eligible expenses after a $10 office visit co-pay;
- $2,500 maximum annual out-of-pocket limit for covered services;
- $3,000,000 Maximum Lifetime Benefit;
- Pharmacy Benefit in the HealthPartners network with no annual maximum benefit;
- Dental Care Benefit—preventive care and restorative care coverage at your campus’ designated dental clinic (co-insurance applies);
- And more!

Graduate Assistant Health Plan members also receive valued services at low costs at participating providers in the HealthPartners network. To make the most of your coverage, and to be sure that you are aware of deadlines, policies, and procedures that affect you, you are encouraged to review the information on this website carefully. Feel free to contact the Office of Student Health Benefits with any questions.

We look forward to serving you!

Looking for 2011-2012 Graduate Assistant Health Plan information? View it here.

Quick Links

Plan Homepage
Eligibility
Enrollment
Plan Details
Costs and Dates
Change or Cancel
Summer Coverage
Continuation of Coverage
Emergency Travel Assistance
Notices and Forms
Dental Coverage

Contact Us

Eligibility Questions
Office of Student Health Benefits
University of Minnesota
410 Church Street S.E., N303
Minneapolis, MN 55455
Phone: 612-624-0627 or 1-800-232-9017
Fax: 612-624-5183 or 1-800-624-9881
E-mail: umshbo@umn.edu

Coverage Questions
Blue Cross and Blue Shield
Phone: 651-662-5004 or 1-866-870-3346

Website

Dental Questions
Lake Superior Dental Associates
Phone: 218-728-6445
E-mail: info@lakesuperiordental.com
Website

Student Health Benefits

University of Minnesota

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Graduate Assistant Health Plan Highlights

• Eligibility
• Enrollment
• Billing
• Plan Changes
• Medical Benefits
• Dental Benefits
• Emergency Travel Assistance
• Summer Coverage
• Continuation of Coverage

www.shb.umn.edu
Eligibility

- Hold at least a 25 percent (195 hrs) assistantship or fellowship in an eligible class title;
  - Teaching Assistant
  - Research Assistant
- Graduate School Fellowship has been awarded to you directly from the Graduate School
- Proper registration for the number of credits required for your job class/appointment
Enrollment

• New enrollees and current enrollees with dependents must submit an enrollment form.

• Forms available online www.shb.umn.edu

• Primary member must enroll self and dependents within two weeks of appointment start date or by the enrollment deadline 9/17/12.

• Late enrollment: coverage will start the day the Office of Student Health Benefits receives your enrollment form and verifies your eligibility.
Enrollment

• Make sure your US mail address is up-to-date: http://www.d.umn.edu/students/
  Look under Technology and click on Update Personal Information.

• Enter your new health plan information:
  Look under Financial Information and click on Student Health Insurance.
  Name of Health Insurance Plan: Graduate Assistant Health Plan
  Health Plan Group Number: 24000
  Member ID Number: (your 7-digit student ID number)

www.shb.umn.edu
Enrollment of Dependents

Dependents may only be enrolled during one of the following:

• During open enrollment period – August 1 through September 17 (coverage effective 9/1)
• At the same time the GA is initially eligible
• Within 31 days of involuntary loss of coverage

Note: Enrollment form must include payment for the first two months of coverage.
Billing

- $98.82 per semester billed to your University account
- Premiums for dependent coverage cannot be billed to your University account. The first two months of coverage is due at the time of enrollment and subsequent method of payment is designated on the enrollment form.
Medical Benefits: HealthPartners

- No pre-existing condition exclusion
- Open Access Plan
- $10 office visit co-pay
- $5,000,000 Maximum Lifetime Benefit
- Pharmacy Benefit in HealthPartners network
- No deductible in-network
- $200.00 deductible out-of-network
- 80% coverage after deductible
- Plan 2 option for dependents

http://www.healthpartners.com/uofmga/
Contact Information:

Coverage Questions:

HealthPartners
Phone: 952-883-7500 or 866-270-5434
Website: www.healthpartners.com/uofmga
On-campus Health Care: UMD Health Services

- **No co-pay** for primary member and adult dependents at UMD Health Services
- Staff includes physicians, nurse practitioners, physician assistants, registered nurses, psychologists, and social workers.
Contact Information:

On-Campus Health Care Questions:

UMD Health Services
Phone: 218-726-8155 (appointments)
Website: www.d.umn.edu/hlthserv
Dental Benefits: Lake Superior Dental Associates

- **No cost services**: routine exams, x-rays and cleanings

- **Restorative benefits**, $1,000 per plan year:
  - 80% coverage: Basic restorative services
  - 50% coverage: Major restorative services
Contact Information:

Dental Questions:

Lake Superior Dental Associates
Phone: 218-728-6445
Email: info@lakesuperiordental.com
Website: www.lakesuperiordental.com
Emergency Travel Assistance: FrontierMEDEX

- 24-hour worldwide medical referrals
- Evaluation and monitoring of treatment
- Assistance with lost or stolen travel documents (i.e. passport)
- Emergency language interpretation services

www.medexassist.com
Welcome
Welcome University of Minnesota Graduate Assistants

Graduate Assistants and their dependents who are working or traveling 100 or more miles away from home or outside of their home country can now obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world through FrontierMEDEX, a leading provider of international travel assistance services.

Your Plus Scholarships program provides you with access to the 24/7 FrontierMEDEX Emergency Response Center and includes emergency medical evacuation and repatriation. Please read the full Plus Scholarships Program Description for a complete description of services and benefits. These services are subject to certain Conditions, Limitations, and Exclusions also described in the program description.

FrontierMEDEX ID Card

University of Minnesota
GMAC Assist FrontierMEDEX ID:
30368

When calling FrontierMEDEX, provide your name and FrontierMEDEX ID.
You can always call FrontierMEDEX collect at
1-410-453-6338

How to use FrontierMEDEX
1. Always carry your FrontierMEDEX ID card when traveling. Repatriations are covered on a full-time basis while on assignment.
2. In the event of a medical emergency, go immediately to the nearest physician or hospital without delay and then contact FrontierMEDEX.
3. For help with medical, travel, and security problems, call FrontierMEDEX using one of the country-specific toll-free numbers printed on the back of the card. If

Latest Alerts

Medical
8/19/2011 - Hand, Foot and Mouth Disease - Vietnam
8/18/2011 - Scarlet Fever - Hong Kong
8/23/2011 - cholera - Haiti

Security
8/12/2011 - Security Measures Increased at Airports in China (China)
9/22/2011 - Tropical Storm Severe Weather China
8/12/2011 - Anti-Bribery Law Signed In China
8/12/2011 - Alcohol (BAC) in Indonesia

FrontierMEDEX Phone Numbers

FrontierMEDEX Emergency Response Center:
1-410-453-6338

Travel Guides

What You Should Know Before Traveling Abroad:
1. Cultural and Health and Safety Advice
2. Health and Safety Risks in China

Pre-Travel Checklist

Student Health Benefits

www.medexassist.com
Contact Information:

Emergency Travel Assistance Questions:

FrontierMEDEX
Phone: 1-800-527-0218
Email: info@medexassist.com
Website: www.medexassist.com
Summer Coverage

- Automatic if enrolled in the plan spring semester
- Fall and Spring fee includes summer coverage through August 31
- **Note:** If you don’t need coverage over the summer, you must cancel before May 31
Continuation of Coverage

• After loss of eligibility, you may continue coverage for up to 18 months at your own expense.
• When you lose your eligibility you have 60 days to enroll under your Continuation of Coverage provision.

www.shb.umn.edu
Contact Information:

For questions about Eligibility, Enrollment and Billing:

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