Student Insurance

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University Human Resources
Why do I need Insurance?
Agenda

- Where to Find Information
- Mandatory Students
  - Premium Information
  - Eligibility File
  - Activating Coverage
  - Dependent Coverage
  - UHCSR Account
  - Waiver Requests
  - Automatic Enrollment
- Voluntary Students
  - Premiums
  - Enrollment
- Overview of Student Health Insurance Plan
- Other Insurance Options
- Contact Information for Questions
Where Do You Find Information About Insurance?

UGA Human Resources website:  www.hr.uga.edu
Mandatory Plan: Who’s Mandated?

The following students are required to have health insurance coverage that meets the minimum standards set by the University System of Georgia:

- International students holding F or J visa status
- Students enrolled in programs that require proof of health insurance (Doctor of Pharmacy program and Doctor of Veterinary Medicine program)
- Graduate students receiving a full tuition waiver as part of their qualified graduate assistantship
- Graduate students receiving qualified fellowships or training grants that fully fund their tuition (must be administered by UGA through Accounts Payable)
Mandatory Student Health Insurance Plan

Mandated students are automatically charged for the Mandatory Student Health Insurance Plan on their UGA Student Account.
# 2022-2023 Premiums

<table>
<thead>
<tr>
<th></th>
<th>Fall 2022 (coverage effective 8/1/22 – 12/31/22)</th>
<th>Spring/Summer 2023 (coverage effective 1/1/23 – 7/31/23)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums</td>
<td>$1,120</td>
<td>$1,551</td>
</tr>
</tbody>
</table>

- Automatically charged to UGA Student Account
- Charge must be paid in full by the tuition and fee deadline set by Bursar’s Office
## 2022 – 2023 Premiums
Eligible for UGA Premium Subsidy
Student-only Coverage

<table>
<thead>
<tr>
<th>Fall 2022</th>
<th>Spring/Summer 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>(coverage effective 8/1/22-12/31/22)</td>
<td>(coverage effective 1/1/23-7/31/23)</td>
</tr>
<tr>
<td><strong>Student Contribution</strong></td>
<td><strong>UGA Contribution</strong></td>
</tr>
<tr>
<td>$560.00</td>
<td>$560.00</td>
</tr>
<tr>
<td><strong>$1,120.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

- Graduate students with qualified graduate assistantships, fellowships or training grants are eligible for the UGA Premium Subsidy (UGA pays 50% of premium)

- UGA premium subsidy (50%) is applied to UGA student account as *Health Ins Premium Waiver (detail code OH19)*

- Charge is automatically assessed to UGA Student Account
  - Pay in full by payment deadline set by Bursar Office, or
  - Enroll in Graduate Assistant Payment Plan Option
Insurance Eligibility File

- Registered for credit hours
- Student Health Insurance charge is assessed to UGA Student Account
- U.S.-based address on file with UGA
- UGA email set up

*Access insurance system approximately 48 business hours after you are charged for student health insurance.
Mandatory Students - Action Needed!

Enroll – Activate Coverage

Or

Submit Waiver Request to Opt Out
Mandatory Plan – Student Center Site

http://studentcenter.uhcsr.com/univofga

Important Announcement: The waiver and enrollment period for Fall 2022 will open on July 18, 2022 and close on September 14, 2022.

Please Note: The waiver requirements for the 2022-2023 Policy year have changed. To view the updated requirements please Click Here

Welcome to the University of

More information

Get started here.

WAIVE COVERAGE    OPT - IN
Mandatory Plan
Enrollment Coverage Periods

Fall 2022
coverage effective
August 1, 2022 – December 31, 2022

Spring/Summer 2023
coverage effective
January 1, 2023 – July 31, 2023
Mandatory Plan Automatic Enrollment

- Mandated students who take no action or who don’t have an approved waiver request to opt out of the plan will be automatically enrolled (coverage activated) in the Mandatory Student Health Insurance Plan at the close of the waiver period.

- Automatic enrollment process starts September 15, 2022.
Dependent Coverage

Dependent premium information available at www.hr.uga.edu under the “Student”/”Mandatory Plan” section.

- Enroll dependents through your UHCSR Account.
- Pay insurance company directly for dependent coverage.

Deadline to purchase dependent coverage for fall: September 14, 2022
United Healthcare Student Resources Account

www.uhcsr.com/myaccount

- Enroll dependents
- Print insurance card
- View EOBs
- Search for providers
- Coverage effective dates
- Plan brochures
- Print Confirmation of Coverage
- Obtain 1095-B tax form
Mandatory Plan – Waiver Requests

Opt Out
Mandatory Plan – Waiver Requests

Do you have other acceptable health insurance coverage and want to opt-out of the mandatory plan?

Visit www.hr.uga.edu (select Students, then Mandatory Plan, Waiver)

✓ Other coverage must meet minimum requirements established by the University System of Georgia

✓ Submit a waiver request each waiver period
  • Fall waivers apply to the period of 8/1 – 12/31 only
  • Spring/Summer waivers apply to the period of 1/1 – 7/31 only

✓ Approved waivers: Applied to UGA Student Account within seven business days from approval date
Mandatory Plan – Submitting a Waiver Request

To submit a waiver request:

Go to http://studentcenter.uhcsr.com/univofga

Select Waive Coverage

Waiver Request Deadline – September 14, 2022

Save or print your confirmation page!
This is your proof of waiver submission.

If your request submitted successfully,
you will immediately receive this confirmation page.

Waiver Request Denied?

If you want to appeal, follow the instructions in your waiver denial email.
Voluntary Student Health Insurance Plan
## Voluntary Student Health Insurance Plan

<table>
<thead>
<tr>
<th></th>
<th>2022-2023 Premiums</th>
<th>Fall 2022</th>
<th>Spring/Summer 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student-only Coverage</strong></td>
<td><strong>Coverage effective</strong></td>
<td><strong>coverage effective</strong></td>
<td><strong>coverage effective</strong></td>
</tr>
<tr>
<td><strong>Annual 2022-2023</strong></td>
<td>8/1/22 - 7/31/23</td>
<td>8/1/22 – 12/31/22</td>
<td>1/1/23 – 7/31/23</td>
</tr>
<tr>
<td></td>
<td>$3,744</td>
<td>$1,569</td>
<td>$2,175</td>
</tr>
</tbody>
</table>

- Voluntary site: [www.hr.uga.edu](http://www.hr.uga.edu), select Students, then Voluntary Plan
- Full coverage period premium due at time of enrollment
- Can enroll eligible dependents
- Premiums paid directly to insurance company (premium info. online)
- Deadline to enroll for Annual or Fall Coverage – September 14, 2022
Student Health Insurance Plan

Overview

United Healthcare Student Resources
Referrals

A UGA Health Center referral for outside care is **not** necessary under the following conditions only:

1. Medical Emergency. The student must return to the UGA Health Center for necessary follow-up care.
2. When the UGA Health Center is closed.
3. Medical care is received when the student is more than 30 miles from campus.
4. Medical care obtained when a student is no longer able to use the Health Center due to a change in student status.
5. Maternity, obstetrical and gynecological care.
6. Dermatological services. Dermatological services means services ordinarily and customarily rendered by a Physician specializing in the practice of dermatology.
Finding In-Network Providers

If you are seeking treatment from a provider that is located more than 30 miles from campus, you do not have to have a referral from the UGA Health Center.

Search for in-network providers online at:

www.uhcsr.com/univofga
Finding In-Network Providers

Log into your UHCSR Account:

www.uhcsr.com/myaccount
# Student Health Insurance Plan

## Benefits 2022-2023

### UGA Health Center:

- **Deductible waived**
- **80% / 20% coinsurance**

<table>
<thead>
<tr>
<th>In-network (UHC Preferred Provider)</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>$500 per insured</td>
<td>$800 per insured</td>
</tr>
<tr>
<td>$1,250 for all insureds in a family</td>
<td>$1,450 for all insureds in a family</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
</tr>
<tr>
<td>80% / 20% of Preferred Allowance</td>
<td>60% / 40% of U&amp;C</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max</strong></td>
<td></td>
</tr>
<tr>
<td>$6,350 per insured</td>
<td>$10,500 per insured</td>
</tr>
<tr>
<td>$12,700 for all insureds in a family</td>
<td>$33,500 for all insureds in a family</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td></td>
</tr>
<tr>
<td>100% of Preferred Allowance</td>
<td>100% of U&amp;C</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
</tr>
<tr>
<td>At UGA Pharmacy:</td>
<td>Non-participating pharmacy:</td>
</tr>
<tr>
<td>$0 copay generic</td>
<td>$25 copay generic</td>
</tr>
<tr>
<td>$10 copay brand name</td>
<td>$50 copay brand name</td>
</tr>
<tr>
<td>$20 copay non-formulary</td>
<td>(pay in full &amp; submit receipts for reimbursement)</td>
</tr>
<tr>
<td>At UHC Pharmacy:</td>
<td></td>
</tr>
<tr>
<td>$25 copay Tier 1</td>
<td></td>
</tr>
<tr>
<td>$50 copay Tier 2</td>
<td></td>
</tr>
<tr>
<td>$75 copay Tier 3</td>
<td></td>
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</tbody>
</table>
Student Health Insurance Plan
Other Coverages/Services

- **Healthiest You** – National Telehealth Service and Online Counselor Access
- **Global Emergency Services**
- **Student Assistance Program**

Information about these services is available in your UHCSR Account
COVID-19 Information

Up-to-date information regarding COVID-19 coverage is available at [www.uhcsr.com/univofga](http://www.uhcsr.com/univofga)

Select the COVID-19 link at the top of the page
Where do I go for care?

• Healthiest You – National Telehealth Service
• Local doctor’s office
• Urgent Care facility

No referral required when Health Center is closed or seeking treatment more than 30 miles from the Health Center!

In-network provider search: https://www.uhcsr.com/univofga

Customer Service: 1-866-403-8267
When Should I Use the Emergency Room at the Hospital?

Medical emergencies only!

Defined by the policy as the occurrence of a sudden, serious and unexpected sickness or injury. In the absence of immediate medical attention, a reasonable person could believe this condition would result in any of the following:

1. Death.
2. Placement of the insured’s health in jeopardy.
3. Serious impairment of bodily functions.
4. Serious dysfunction of any body organ or part.
5. In the case of a pregnant woman, serious jeopardy to the health of the fetus.
Examples of ER medical emergencies:

- Severe shortness of breath
- Sudden or unexplained loss of consciousness
- Chest pain
- Difficulty breathing
- Large or severe cuts or wounds that won’t stop bleeding
- Severe head injuries
- Spinal injuries
- Major broken bones
- Major burns

Call 9-1-1 if necessary!

Insurance will not pay for any services at the emergency room if the services are for a non-emergency sickness or injury.
Other Insurance Options

- Vision Insurance
- Dental Insurance
- GRA Healthcare Plan
Optional Vision Insurance

✓ For more information, go to www.hr.uga.edu, select “Students”, then “Student Vision Insurance”

✓ Annual Coverage Only – coverage from 8/1/2022 - 7/31/2023
✓ Enrollment only during fall enrollment period
✓ Premium paid directly to United Healthcare Student Resources

Enrollment Deadline: September 14, 2022
Optional Dental Insurance

✔ For more information, go to www.hr.uga.edu, select “Students”, then “Student Dental Insurance”

✔ Annual Coverage Only – coverage from 8/1/2022 - 7/31/2023

✔ Enrollment only during fall enrollment period

✔ Premium paid directly to United Healthcare Student Resources

⚠️ UGA Health Center Dental Clinic is an out-of-network provider.

Enrollment Deadline: September 14, 2022
Searching for in-network Vision and Dental Providers

www.uhcsr.com/univofga
Graduate Research Assistant (GRA) Healthcare Plan

• Available to **Graduate Research Assistants** only (except J1 visa holders)

• Option is **in addition to** the Student Health Insurance coverage offered through UGA. Choose one plan – not both!

• Communication regarding new hire enrollment period comes from **OneUSG Connect – Benefits**
  • Enroll within initial 30-day new hire period or
  • Must wait until the annual open enrollment period to enroll, unless the student experiences an IRS-approved life event.

• Information available at **www.hr.uga.edu**, select **Students**, then **GRA Healthcare plan**
September 14, 2022

Deadline to Enroll (Health, Vision or Dental plans)
Submit a Waiver Request
Contact Information

UHCSR Customer Service
1-866-403-8267
customerservice@uhcsr.com

- Interpreter services available upon request
- Questions about benefit coverage, claims questions, finding participating providers
- Online Help Center (FAQ, Glossary, Videos) –www.uhcsr.com/univofga, select Help Center in Quick Links section at bottom of webpage.

UGA Human Resources
706-542-2222
gshiplan@uga.edu

- Questions regarding eligibility, premiums, enrollment or waivers, or general information about student health insurance