



University of Pittsburgh

# Graduate and Professional Student Health Insurance

September 1, 2017 – August 31, 2018





## What is Health Insurance?

- A contract that requires your health insurer provider to pay some or all of your health care costs in exchange for a premium
- Health insurance covers costs and offers many other important benefits
- Without insurance, the cost of healthcare can be extreme





## International Students

- No universal or national health insurance in the United States (US)
- Medical, dental, and vision insurance is a personal responsibility
- The University of Pittsburgh requires that all international students purchase and maintain health insurance while enrolled
- International students have the option to purchase one of the UPMC student medical plans or insurance through a number of US based insurance providers
- Student medical plans satisfy the J-1 Visa holder requirements



## Commonly Used Health Insurance Terms

<b>Premium</b>	<b>Copayment</b>
<b>Deductible</b>	<b>Co-Insurance</b>
<b>Prescription Drugs</b>	<b>Out-of-Network</b>
<b>Primary Care Physician (PCP)</b>	<b>Specialist</b>
<b>Emergency Room</b>	<b>Urgent Care</b>



## Medical Plans

- Two medical plan options through UPMC Health Plan
- **Graduate Student Health Plan available to:**
  - Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)
  - Graduate Students without an Academic Appointment
  - Health Sciences Fellows, Pre- and Post-Doctoral Fellows, Certificate Trainees
- **General Student Health Plan Available to:**
  - All full-time undergraduate students
  - All graduate students without an academic appointment
  - Health Sciences Fellows, Pre- and Post-Doctoral Fellows, Certificate Trainees



## Graduate Student Medical Plan Highlights

- No annual deductible
- No pre-existing condition limitations
- No annual benefit maximum
- Plan pays 100% of covered services after applicable copayment
- Primary Care Physician(PCP) - \$5 copayment per visit for illness/injury
- Specialist - \$10 copayment per visit
- Urgent care - \$10 copayment per visit
- Emergency room - \$25 copayment per visit
- Inpatient hospital stay – Covered 100%
- University Pharmacy -- Copayment is \$5 generic/\$15 preferred brand/\$35 non-preferred brand
- Retail Pharmacies -- Copayment is \$10 generic/\$20 preferred brand/\$40 non-preferred brand
- Out-of-network coverage is provided at a lower benefit level



# Graduate Student Medical Plan Monthly Premiums

	Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)	Graduate Students without an Academic Appointment	Health Sciences Fellows, Pre- and Post-Doctoral Fellows, Certificate Trainees
TIER LEVEL	Monthly Premium	Monthly Premium	Monthly Premium
Student Only	\$0.00	\$370.25	\$370.25
Student & Child(ren)	\$349.57	\$719.82	\$719.82
Student & Spouse/Partner	\$371.16	\$741.41	\$741.41
Student & Family	\$404.02	\$774.27	\$774.27



## General Student Medical Plan Highlights

- No pre-existing condition limitations
- No annual benefit maximum
- Primary Care Physician - \$30 copayment per visit for illness/injury
- Specialist - \$40 copayment per visit
- Urgent care - \$40 copayment per visit
- Emergency Room - \$75 copayment per visit
- Inpatient hospital stay – Covered 90% after \$250 copayment
- Pharmacy - \$15 generic/\$35 preferred brand/\$70 non-preferred brand
- Out-of-network coverage is provided at a lower benefit level
- \$250 Individual Deductible/\$500 Family Deductible
- 10% coinsurance applies to inpatient non-copayment services
- \$4,200 Individual / \$8,400 Family Out-of-Pocket Maximum





## General Student Medical Plan Monthly Premiums

TIER LEVEL	MONTHLY PREMIUM
Student Only	\$174.73
Student & Child(ren)	\$487.32
Student & Spouse/ Partner	\$1,152.97
Student & Family	\$1,465.56



## Provider Networks

- UPMC Health Plan's local provider network includes UPMC as well as community providers, totaling more than 125 hospitals and more than 11,500 physicians throughout Pennsylvania and parts of Ohio, West Virginia, and Maryland.
- Members may also use UPMC Health Plan's contracted national networks for care outside of the local service area at the highest level of benefits.
- The Pharmacy network includes University Pharmacy, many local and independent pharmacies, and most national chains throughout the U.S.



## Coverage While Away

- Traveling 100 miles or more away from home and outside of the United States
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services.
  - Outside of the US, members pay and submit receipts for reimbursement
- Services include medical evacuation and repatriation with no dollar limit per service and no annual or lifetime maximums
  - International students are also covered for repatriation from the University to their home country
  - All services must be arranged and coordinated by **Assist America** to be covered
- National providers and pharmacy networks available
  - No payment up front or claims form to submit

**assist america**<sup>®</sup>



## Dental Coverage

- Coverage through United Concordia, a division of Highmark
- Available to:
  - All graduate students with or without an academic appointment





## Graduate Student Dental Plan Highlights

- Primary dental office selection required in the State of Pennsylvania
- No annual deductible
- No annual plan maximum
- 100% coverage for exams, cleanings, and x-rays
- Reduced member copays for crowns, root canals, oral surgery, and fillings
- Orthodontic coverage for dependent children up to age 19
- In-network benefits only

Tier Level	Monthly Premium
STUDENT ONLY	\$14.87
STUDENT AND 1 DEPENDENT	\$30.28
STUDENT AND FAMILY	\$45.06





# Vision Coverage

- Coverage through Davis Vision, a division of Highmark
- Available to:
  - All graduate students with or without an academic appointment





## Vision Coverage

- Covered-in-full annual eye exam
- Covered-in-full for select eyeglasses from Davis Vision’s collection or receive:
  - \$60 frame allowance toward a frame of your choice
  - \$75 contact lens allowance
- Additional lens options available at discounted member price
- One-year breakage warranty on plan eyewear

Tier Level	Monthly Premium
STUDENT ONLY	\$6.78
STUDENT AND 1 DEPENDENT	\$13.55
STUDENT AND FAMILY	\$16.26





## General Provisions

- Deadline to enroll is Friday, September 15, 2017
- If elected, coverage will begin on September 1, 2017 and will end on August 31, 2018
  - Unless you experience a qualified status change (e.g., marriage, divorce, birth of a child, etc.), this will be your only opportunity to make changes until the next open enrollment period
  - **International or domestic travel during the plan year is not an approved life event to terminate coverage.**
- As part of the enrollment process, international students will be required to attest to having other U.S. based medical insurance coverage or enroll through a University sponsored program
  - **If you have not enrolled or attested by September 15, 2017, a registration hold will be placed on your student account by Student Health Services**
- Students who hold an academic appointment should select the \$0 payment option
  - If this is not available, then they should not enroll in health insurance and contact their academic department





# Enrollment

- Single-Sign-On from my.pitt.edu to **eBenefits** for enrollment and payment
- **Log on to the Pitt Portal**
  - Go to my.pitt.edu
  - Enter your University username and password
  - Select the “My Resources” tab
  - Select “Student Health Insurance” on the drop down menu
  - Select “Student Health Insurance” on the “My Pitt” page and continue through the online enrollment and payment process
    - Payment can be made on a monthly, recurring basis via a credit or debit card, or through a checking or savings account
- Instructions are also available online at:  
<http://www.hr.pitt.edu/benefits/student-be/how-enroll>
- Payment is deducted monthly beginning on 10/3/2017



University of Pittsburgh

## Need Assistance?

### UPMC Health Plan

Telephone: 1-888-499-6885

- Available Monday – Friday, 7:00 am – 7:00 pm and Saturday, 8:00 am – 3:00 pm
- Pitt Dedicated Concierges can assist with enrollment and payment questions, as well as medical and pharmacy benefits

### University of Pittsburgh Benefits Department

320 Craig Hall  
200 South Craig Street  
Pittsburgh, Pa 15260

Telephone: 412-624-8160  
Fax: 412-624-3485

[www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits)

### Hours of Operation

- Monday – Friday, 8:00am – 5:00pm

