

GRADUATE AND PROFESSIONAL STUDENT HEALTH INSURANCE

ABOUT THE UNIVERSITY PLANS

The University of Pittsburgh offers graduate and professional students medical, dental, and vision insurance. These plans operate on a plan year that runs annually from September 1 through August 31.

All students, regardless of the term in which they start, will have coverage through August 31.

Pitt has a long tradition of providing students who hold academic appointments with a benefits-rich individual medical insurance package at no cost. Despite soaring health care costs, copayments in the 2017–18 academic year have been kept at record lows. Similarly, prescription drug copayments are modestly priced.

This comprehensive coverage offered through the graduate student medical plan includes an unlimited lifetime maximum benefit, no annual deductible, inpatient hospital visits covered at 100 percent, treatment for mental illness and substance abuse, no-cost prenatal and postnatal maternity services, and gender reassignment services.

Graduate students who do not hold academic appointments can purchase either the graduate student plan or the general student plan, both of which provide coverage not available in the Affordable Care Act Health Insurance Marketplace. All students also have the option of purchasing medical coverage for family members as well as dental and vision coverage. So while less expensive plans are available, this coverage is unparalleled.



TABLE OF CONTENTS

| | |
|-------------------------------------|---|
| Graduate Student Medical Plan | 2 |
| General Student Medical Plan | 2 |
| Dental Plan..... | 3 |
| Vision Plan | 3 |
| Enrollment | 4 |
| Important Dates..... | 4 |

University of Pittsburgh
Office of Human Resources
Benefits Department

320 Craig Hall
200 South Craig Street
Pittsburgh, PA 15260

www.hr.pitt.edu/benefits/student-in-hr-benque@pitt.edu



GRADUATE STUDENT MEDICAL PLAN

The Graduate Student Medical Plan is offered to graduate students with an academic appointment [graduate student assistant (GSA), graduate student researcher (GSR), teaching assistant (TA), and teaching fellow (TF)]. It also is available to all graduate and professional students.

Highlights of In-network Coverage:

- No annual deductible
- No preexisting condition limitations
- No annual benefit maximum
- Plan pays 100 percent of covered services after applicable copayment
- Primary care physician: \$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 percent
- University Pharmacy: \$5 generic/\$15 preferred brand/\$35 nonpreferred brand copayment
- Other retail pharmacies: \$10 generic/\$20 preferred brand/\$40 nonpreferred brand and specialty copayment
- Out-of-network coverage provided at a lower benefit level
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services.

| | Graduate Students with an Academic Appointment (GSA, GSR, TA, TF) | Graduate Students without an Academic Appointment |
|---------------------------------------|--|---|
| Tier Level | 2017-18 Monthly Premium | 2017-18 Monthly Premium |
| Student Only | \$0.00 | \$370.25 |
| Student & Child(ren) | \$349.57 | \$719.82 |
| Student & Spouse/ Domestic Partner | \$317.16 | \$741.41 |
| Student & Family | \$404.02 | \$774.27 |



GENERAL STUDENT MEDICAL PLAN

The General Student Medical Plan is available to all graduate students without an academic appointment and professional students.

Highlights of In-network Coverage

- \$250 Individual/\$500 Family deductible
- \$4,200 Individual/\$8,400 Family out-of-pocket 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
- Retail pharmacies: \$15 generic/\$35 preferred brand/\$70 nonpreferred brand and specialty copayment
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services.

| Tier Level | 2017-18 Monthly Premium |
|---------------------------------------|-------------------------|
| Student Only | \$174.73 |
| Student & Child(ren) | \$487.32 |
| Student & Spouse/ Domestic Partner | \$1,152.97 |
| Student & Family | \$1,465.56 |



DENTAL PLAN

The University of Pittsburgh also offers graduate and professional students the option of a dental plan through United Concordia. It provides coverage through a defined network of dentists, including University Dental Health Services, Inc., located in Salk Hall.

Graduate Student Dental Plan Highlights:

- ConcordiaPlus DHMO network
- Primary dental office selection required
- No deductible
- No annual maximum
- No claims to file
- In-network benefits only
- Benefits available in Pennsylvania only
- 100 percent coverage for exams, cleaning, and X-rays
- Reduced member copays and coverage for crowns, root canals, oral surgery and fillings

| Tier Level | 2017-18 Monthly Premium |
|-------------------------|-------------------------|
| Student Only | \$14.87 |
| Student + One Dependent | \$30.28 |
| Student + Family | \$45.06 |



VISION PLAN

Vision insurance provided by Davis Vision is a great value and includes coverage at the UPMC Eye Center, located at 3616 Forbes Avenue in Oakland.

Graduate Student Vision Plan Highlights:

- 100% coverage for eye exams
- Select eyeglasses from Davis Vision's collection covered in full or receive a:
 - \$60 frame allowance toward frames of your choice
 - \$75 contact lens allowance
- Additional lens options available at discounted member prices
- One-year breakage warranty on plan eyewear

| Tier Level | 2017-18 Monthly Premium |
|-------------------------|-------------------------|
| Student Only | \$6.78 |
| Student + One Dependent | \$13.55 |
| Student + Family | \$16.26 |

ENROLLMENT

Enrollment in coverage is handled through an online service called EBenefits, which is a division of UPMC Health Plan. To enroll in benefits coverage, please follow these steps:

1. Go to **my.pitt.edu**.
2. Enter your University username and password.
3. Select the "My Resources" tab.
4. Select "Student Health Insurance" from the drop-down menu.
5. 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.



- a. International students are required to attest to having other United States-based medical insurance coverage or enroll in a University-sponsored program.
 - i. As part of the attestation to other coverage process, an Acknowledgement of Insurance Coverage includes the insurance company's name, address, and telephone number; the policy or group number; the effective date of coverage; and confirmation that the insurance meets the minimum coverage requirement.
- b. Graduate students who hold an academic appointment (GSA, GSR, TA, or TF) should select the \$0 payment option. If this is not available, then they should contact their academic department before proceeding.

Important Dates

Fall Term Enrollment

August 1, 2017–
September 15, 2017

COVERAGE STARTS
September 1, 2017

Spring Term Enrollment

(For New Students Only)
December 1, 2017–
January 15, 2018

COVERAGE STARTS
January 1, 2018

RESOURCES

University of Pittsburgh Benefits Department

320 Craig Hall
200 South Craig Street
Pittsburgh, PA 15260
hr-benque@pitt.edu
412-624-8160
F: 412-624-3485

[hr.pitt.edu/benefits/
student-in](http://hr.pitt.edu/benefits/student-in)

Student Health Service

Wellness Center
Mark A. Nordenberg Hall
119 University Place
Pittsburgh, PA 15260
412-383-1800

UPMC Health Plan

1-888-499-6885

For questions regarding enrollment, explanation of benefits, and for assistance navigating the system, please contact UPMC Health Plan.

Monday–Friday,
7 a.m.–7 p.m.; Saturday,
8 a.m.–3 p.m.

University Pharmacy

Mark A. Nordenberg Hall
119 University Place
Pittsburgh, PA 15260
412-383-1850

University of Pittsburgh Counseling Center

Wellness Center
2nd Floor
Mark A. Nordenberg Hall
119 University Place
Pittsburgh, PA 15260
412-648-7930

Davis Vision

1-877-923-2847

Enter Client Control
Number 4382 when
prompted.

United Concordia

1-877-215-3616