

GRADUATE ASSISTANT INFORMATION

1. What health benefits are available to Graduate Assistants?

Graduate Assistants have a choice between two medical options, and the opportunity to enroll for dental coverage. Below is an overview of the plans.

Health Options

Anthem BlueCare Point of Enrollment (POE)

- Provides non-emergency coverage only when you obtain covered care from participating providers. Emergency coverage is provided when you obtain covered care from either participating or nonparticipating providers.

- Copays:

\$10 primary care

\$20 specialists

\$250 hospital admission

\$10, \$20, \$30 prescription drugs

Anthem BlueCare Point of Service (POS)

- Provides one level of coverage when you obtain covered care from participating providers and another level of coverage when care is received from nonparticipating providers

- Copays when care is received from participating providers, or in emergencies:

\$10 primary care

\$20 specialists

\$250 hospital admission

\$10, \$20, \$30 prescription drugs

- Coverage when care is received from nonparticipating providers (non-emergency):

\$1,000 deductible

70%/30% coinsurance

Dental PPO Plan

Features:

\$50 deductible

Coinsurance

- 100% for preventive service (no deductible)

- 80% for basic restoration

- 50% for major restoration

\$1,000 annual maximum

Reasonable and customary feature applied when using nonparticipating providers

2. How can I find out which doctors and hospitals participate in the plans?

Each insurance carrier provides an online website with a listing of the participating providers. Below are the web addresses:

Anthem (BlueCare)

<http://provider-directory.anthem.com/awp/landing.asp>

CIGNA Dental (PPO)

<http://cigna.com/index.html>

You can also check with your doctor or dentist to see if s/he participates or contact the carriers directly at their toll-free numbers.

Anthem Member Services: 1-800-922-2232

CIGNA Member Services: 1-800-244-6224

3. What will my costs be for enrollment in the plans?

Below are the biweekly payroll deductions for coverage through August 31, 2008.

	Employee Only	Employee Plus One	Family	FLES *
Anthem BlueCare POE	\$10.00	\$ 60.00	\$ 85.00	\$ 40.00
Anthem BlueCare POS	\$23.26	\$ 89.17	\$ 120.80	\$ 62.54
CIGNA Dental PPO	\$ 8.00	\$ 18.00	\$ 23.00	\$ 14.00

Please note that these deductions have been adjusted to reflect one year of coverage that is collected in only 18 paychecks.

**The FLES rate is available only when both spouses are Gas, eligible for health insurance, and enrolled in the same plan, along with at least one child.*

4. When will my insurance coverage become effective?

For fall 2007 Graduate Assistants, insurance starts on September 1, 2007.

5. When will my insurance coverage end?

For Graduate Assistants who work the 2007-2008 academic year, with no breaks in service, and who are ***not*** returning in the Fall, insurance ends on August 31, 2008.

6. Will I be billed for coverage during the summer weeks when I am not collecting a paycheck?

No. The biweekly deductions taken from the 18 paychecks you receive during the academic year are adjusted to reflect one year of coverage.

7. Will my Student insurance coverage automatically be waived if I enroll for the Graduate Assistant health coverage?

No, you must waive the student insurance by completing the Health Insurance Waiver in the PeopleSoft Financials system. Simply log on to

your PeopleSoft account, then navigate to SA Self Service > Learner Services > Finances > UC Health Insurance Waiver.

8. *If I waive the Graduate Assistant insurance now, can I enroll later?*

If you waive coverage now, you will be able to enroll at a later date only with proof of loss of coverage elsewhere. For example, if you are covered under a parent's plan and lose coverage because you reach the age limitation, you would be eligible to enroll for coverage. You have 30 days from the date you lose coverage under another plan to enroll. You must provide proof of loss of other coverage. Your coverage will become effective the first of the month following your date of loss.

You can also enroll during an annual open enrollment period (usually in May) for an effective date of September 1.

9. *What forms need to be completed and what is the deadline for submitting them?*

The following forms should be completed and submitted to Benefits by August 3, 2007 to ensure that the appropriate deductions appear in your first paycheck:

- Health Insurance Enrollment Application, *even if you are waiving coverage*
- Equal Employment Opportunity Information Sheet

The deadline for enrolling in health benefits is 31 days following your hire date; however, if the forms are not received within two weeks of the effective date (September 1, 2007), your payroll deduction and medical ID card will be delayed.

10. *When will I receive my health insurance ID cards?*

You will receive your Anthem medical ID card generally within two to three weeks after enrolling. You will not receive a dental ID card. When you obtain dental care, simply tell your dentist that you are covered under the

CIGNA PPO Dental Plan, Group #3214392. S/he will confirm your coverage by calling 1-800-CIGNA24.

11. What happens to my medical coverage during the summer should I temporarily move out of state?

Under the POE Plan, you would be covered only for emergencies while out of state. Under the POS Plan, non-emergency care you receive while out of state would be covered at the Out-of-Network benefit level. Emergency care would be covered at the In-Network benefit level.

12. Do I notify the carriers directly when my address changes?

No. The carriers will automatically be notified when you change your address through your PeopleSoft account.

13. What happens when I am no longer eligible for health benefits as a Graduate Assistant?

When your health benefits terminate, you will be eligible to continue them through COBRA, which means that you pay the full cost for the benefits (no University contributions) for a period of up to 18 months.

14. How do I enroll for health benefits through COBRA?

You will receive a COBRA notice from Human Resources following the date your health benefits terminate with instructions for enrolling in COBRA. You will have 60 days from the date of the notice to make your COBRA election.

15. What are the COBRA costs?

<u>Plan</u>	<u>Individual</u>	<u>Subscriber and 1 Dependent</u>	<u>Family</u>
GA-BC POE	\$228.20	\$502.05	\$616.15
GA-BC POS	\$248.49	\$546.68	\$670.93
GA-Cigna Dental PPO	\$ 19.36	\$ 43.56	\$ 53.82
Aetna DMO	\$ 22.60	\$ 49.73	\$ 61.03