Graduate and Professional Student Health Insurance

September 1, 2020 – August 31, 2021
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
  • If you are participating in Flex@Pitt for the 2020-2021 Academic Year and are remaining in your home country, you do not have to purchase US based insurance

• 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

<table>
<thead>
<tr>
<th>Premium</th>
<th>Copayment</th>
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</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Co-Insurance</td>
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<tr>
<td>Prescription Drugs</td>
<td>Out-of-Network</td>
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<tr>
<td>Primary Care Physician (PCP)</td>
<td>Specialist</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Urgent Care</td>
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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)
  - Pre-Doctoral Fellows, Health Sciences Fellows, Certificate Trainees, Dental Residents
  - Graduate Students without an Academic Appointment

• **General Student Health Plan Available to:**
  - Pre-Doctoral Fellows, Health Sciences Fellows, Certificate Trainees, Dental Residents
  - Graduate students without an academic appointment
  - Full-time undergraduate students
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
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
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
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

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Monthly Premium</th>
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<tbody>
<tr>
<td>STUDENT ONLY</td>
<td>$16.21</td>
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<tr>
<td>STUDENT AND 1 DEPENDENT</td>
<td>$33.00</td>
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<tr>
<td>STUDENT AND 2+ DEPENDENTS</td>
<td>$49.12</td>
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Vision Coverage

• Coverage through Davis Vision

• 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

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<tr>
<td>STUDENT ONLY</td>
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<tr>
<td>STUDENT AND 1 DEPENDENT</td>
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<tr>
<td>STUDENT AND 2+ DEPENDENTS</td>
<td>$18.08</td>
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General Provisions

• Deadline to enroll is Friday, September 30, 2020

• If elected, coverage will begin on September 1, 2020 and will end on August 31, 2021
  – 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 30, 2020, and are not participating in Flex@Pitt, 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 “Student” drop down in the top right corner
  - Search “Student Health Insurance” in the search bar
  - Select “Student Health Insurance” that denotes eBenefits in the search results 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
  *Questions regarding payment should be directed to UPMC Member Services

- Instructions are also available online at: [http://hr.pitt.edu/students/coverage-enrollment](http://hr.pitt.edu/students/coverage-enrollment)

- Payment is deducted monthly beginning on 10/3/2020
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

https://www.hr.pitt.edu/contact-ohr
https://www.hr.pitt.edu/students/graduate-plan