

Student Insurance

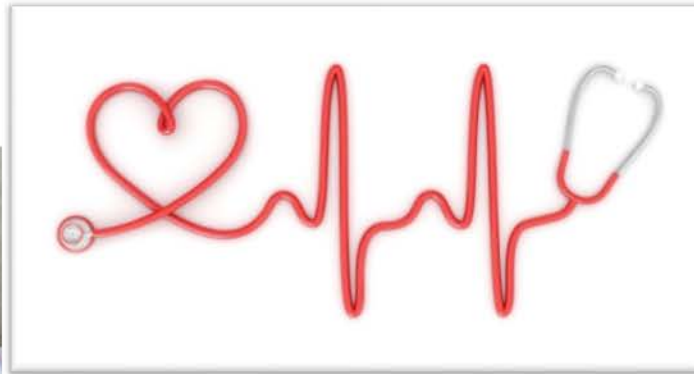
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University Human Resources*



UNIVERSITY OF
GEORGIA

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**



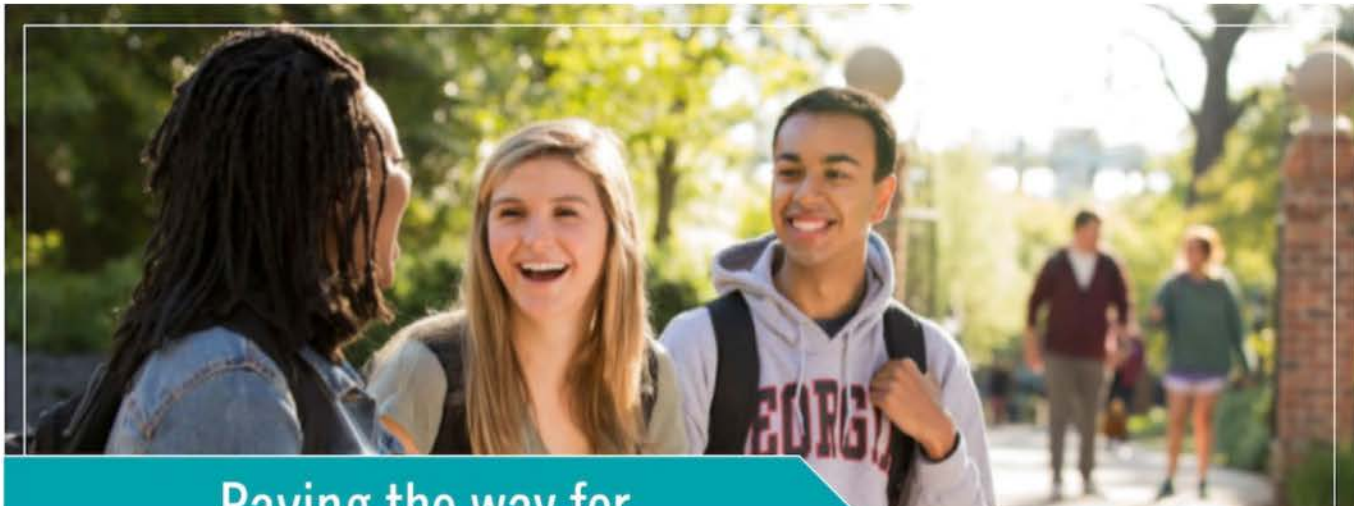
Where Do You Find Information About Insurance?

UGA Human Resources website: www.hr.uga.edu

RESOURCES- NAVIGATE- NEWS

About UHR Diversity & Inclusion Prospective Employees Current Employees Retired Employees **Students** Con

STUDENT INSURANCE & EMPLOYMENT



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

2022 - 2023 Premiums Student-only Coverage	
Fall 2022 (coverage effective 8/1/22 – 12/31/22)	Spring/Summer 2023 (coverage effective 1/1/23 – 7/31/23)
\$1,120	\$1,551

- 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

Fall 2022 (coverage effective 8/1/22-12/31/22)		Spring/Summer 2023 (coverage effective 1/1/23-7/31/23)	
Student Contribution	UGA Contribution	Student Contribution	UGA Contribution
\$560.00	\$560.00	\$775.50	\$775.50
\$1,120.00		\$1,551.00	

- 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>

UnitedHealthcare® StudentResources

University of Georgia

[NEED HELP?](#)

[SECURE EMAIL PDF](#)

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 wavier 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



Legal
Spouse

Dependent
Children
under age 26

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

Login to My Account

Enter your username and password to continue...

* Indicates required field

Username *

Password *



Did you forget your Username or Password?

Create
Account

SACM Member
Create Account

Login

- 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



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

2022-2023 Premiums Student-only Coverage		
Annual 2022-2023 coverage effective 8/1/22 - 7/31/23	Fall 2022 coverage effective 8/1/22 – 12/31/22	Spring/Summer 2023 coverage effective 1/1/23 – 7/31/23
\$3,744	\$1,569	\$2,175

- Voluntary site: 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.
7. Mental illness treatment and substance use disorder treatment.



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



COVID-19 Updates
Stay informed on resources available to you.

Login to My Account 



University of Georgia



Find Providers *

Find Pharmacy *

Helpful Links *



Finding In-Network Providers

Log into your UHCSR Account:

www.uhcsr.com/myaccount

Care Options



Find Medical Provider/Estimate Cost

Locate a Healthcare Provider



Find Mental Health Resources

Review your Mental Health Services



Student Health Center

Your school's Student Health Center



Telehealth Medical

24/7 doctor access



Telehealth Mental Health

Virtual online counseling



Pharmacy Locator

Find a pharmacy nearby 



Not Sure Where To Go?

Know your care options and cost



Student Health Insurance Plan

Benefits 2022-2023

UGA Health Center: Deductible waived 80% / 20% coinsurance

In-network (UHC Preferred Provider)

Out-of-network

Deductible

\$500 per insured
\$1,250 for all insureds in a family

\$800 per insured
\$1,450 for all insureds in a family

Coinsurance

80% / 20% of Preferred Allowance

60% / 40% of U&C

Out-of-Pocket Max

\$6,350 per insured
\$12,700 for all insureds in a family

\$10,500 per insured
\$33,500 for all insureds in a family

Preventive Care

100% of Preferred Allowance

100% of U&C

Prescription Drugs

At UGA Pharmacy:

\$0 copay generic
\$10 copay brand name
\$20 copay non-formulary

Non-participating pharmacy:

\$25 copay generic
\$50 copay brand name
(pay in full & submit receipts for reimbursement)

At UHC Pharmacy:

\$25 copay Tier 1
\$50 copay Tier 2
\$75 copay Tier 3



Student Health Insurance Plan

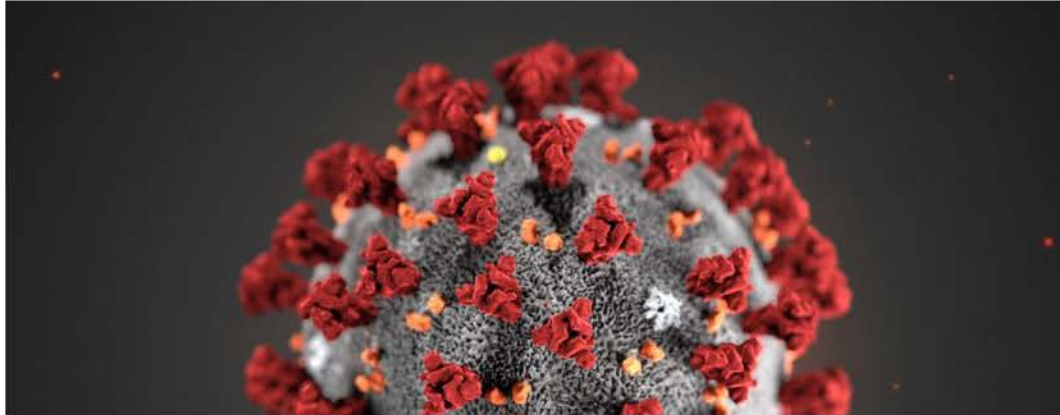
Other Coverages/Services

- **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**

Select the COVID-19 link at the top of the page



Where do I go for care?



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

- **Healthiest You – National Telehealth Service**
- **Local doctor's office**
- **Urgent Care facility**

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.



Emergency Room



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



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



COVID-19 Updates
Stay informed on resources available to you.

Login to My



University of Georgia

ID Card

Find Providers *

Find Pharmacy *

Helpful Links *

Welcome to your student health insurance plan page.
For plan details, including benefits and rates, please refer to the Plan Information section below.



Additional Info

For members who have purchased Dental and/or Vision Plans, use these links to locate in-network providers

[Dental Provider Search](#)

[Vision Provider Search](#)



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





University Human Resources



gshiplan@uga.edu



706-542-2222



www.hr.uga.edu

