2020-2021 Preliminary Information for
Student Health Insurance,
Vision Insurance and Dental Insurance

**Student Health Insurance**

- United Healthcare Student Resources will continue to be the administrator for the student health insurance plan.
- Plan benefits will remain the same.
- Please refer to the policy brochure, when available, for full eligibility requirements.
- The enrollment and waiver period for fall 2020 will open mid to late July. When available, finalized dates will be posted on the Human Resources website (www.hr.uga.edu) under the *Student* section.
- **Premium Information for 2020-2021:**
  - Premiums are increasing by 5% for all tiers.
  - There continues to be approximately a 10% premium differential between student and dependent coverage tiers.
  - Tightening the waiver standards for all international students. International students will be required to enroll in SHIP or waive out using an [ACA compliant plan](https://www.hr.uga.edu) (with limited exceptions). See detailed waiver requirements below.
  - For returning international students, many health plans that were previously used to qualify for a waiver may no longer be eligible.
  - Students who previously qualified for a waiver may see an increase in the amount they pay for health insurance and should plan accordingly.

**Annual premiums are as follows:**

**USG SHIP 2020-2021 Annual Premiums**

<table>
<thead>
<tr>
<th></th>
<th>2019 – 2020</th>
<th>2020 - 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Premiums</td>
<td>$2,674</td>
<td>$2,808</td>
</tr>
<tr>
<td>Spouse Premiums</td>
<td>$2,941</td>
<td>$3,089</td>
</tr>
<tr>
<td>Child Premiums</td>
<td>$2,941</td>
<td>$3,089</td>
</tr>
<tr>
<td>Two or More Children Premiums</td>
<td>$5,883</td>
<td>$6,178</td>
</tr>
<tr>
<td>Spouse and 2 or More Children Premiums</td>
<td>$8,824</td>
<td>$9,266</td>
</tr>
</tbody>
</table>

Add the above premiums together to determine the total premium for the appropriate desired student and dependent coverage. Ex., A student wishes to have coverage for the student, a spouse and one child. The total annual premium due for coverage for a student ($2,808), a spouse ($3,089) and one child ($3,089) is $8,986. Dependents cannot be covered unless the student is covered.

*UHCSR will supply semester rates and plan details at a future date. Once available, they will be communicated at [https://hr.uga.edu/students/student-health-insurance/](https://hr.uga.edu/students/student-health-insurance/).
SHIP plans are available on a voluntary basis as well as to those students who are mandated to have health insurance coverage, including international students with a J or F visa status; Doctor of Pharmacy students; and Graduate students with qualified graduate assistantships, fellowships or training grants.

Students Receiving Qualified Graduate Assistantship, Qualified Fellowships or Qualified Training Grants

- For the 2020-2021 policy year, UGA will continue to pay 50% of the premium for Student Only coverage for graduate students with qualified graduate assistantships, qualified fellowships and qualified training grants.

<table>
<thead>
<tr>
<th>2020-2021 UGA Premium Subsidy for Eligible Mandated Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Coverage Only</td>
</tr>
<tr>
<td>Total Annual Premium* (coverage from 8/1/2020 - 7/31/2020)</td>
</tr>
<tr>
<td>Student-only coverage</td>
</tr>
<tr>
<td>Total Student Contribution Total UGA Contribution</td>
</tr>
<tr>
<td>$1,404                                      $1,404</td>
</tr>
<tr>
<td>Total premium                                   $2,808</td>
</tr>
</tbody>
</table>

*UHCSR will supply semester rates and plan details at a future date. Once available, they will be communicated at https://hr.uga.edu/students/student-health-insurance/.

- Students required to participate in the mandatory plan must enroll in each coverage period separately (fall and then spring/summer). Coverage cannot be purchased on an annual basis.

- Students who wish to enroll in the voluntary plan can choose to enroll in (1) annual coverage or (2) fall coverage only during the fall enrollment period, and then (3) spring/summer coverage later, if desired.

Payment of premiums:

- Mandated Students:
  - The premium for student coverage is placed as a single charge on the student’s UGA student account.
  - Students eligible for the UGA premium subsidy will have a Health Insurance Premium Waiver applied to their UGA student account to cover 50% of the premium for student coverage.
  - Students on a graduate assistantship have the option to pay this balance in full by the due date or cover it by enrolling in the Graduate Assistantship Payment Plan. Visit the UGA Bursar and Treasury Services website for information about the Graduate Assistantship Payment Plan (select Student & Parents, then Payments).
  - If a student has an approved waiver request to opt out of the mandatory plan, the waiver is applied to the student’s UGA Student Account within seven (7) business days from the date of the waiver request approval. The waiver covers the charge for the mandatory student health insurance plan premium.
  - Dependent premiums are paid directly to United Healthcare Student Resources at the time of enrollment. The coverage period premium is due in full at the time of enrollment.
Students on the Voluntary Plan pay United Healthcare Student Resources directly at the time of enrollment for student and dependent premiums. The coverage period premium is due in full at the time of enrollment.

**Student Health Insurance: 2020-2021 Mandatory Student Health Insurance Plan**

**Minimum Waiver Requirements**

**USG Mandatory SHIP Categories**

The following students are required to have student health insurance that meets the minimum standards set by the USG. Students in these categories who are not covered by a policy held by a parent, spouse, employer or if the policy does not meet the minimum standards, will be charged for the USG SHIP policy. These students are required to enroll in the USG SHIP unless they waive out based on USG Waiver Requirements.

- All graduate students receiving a full tuition waiver as part of their graduate assistantship award.
- All undergraduate and graduate international students holding F or J visa status.
- All undergraduate and graduate students enrolled in programs that require proof of health insurance coverage (currently only the Doctor of Pharmacy program at UGA).
- All graduate students receiving qualified fellowships or training grants that fully fund their tuition.

**2020-2021 Waiver Requirements**

For the upcoming academic year, UHCSR will be enforcing the following waiver standards.

**Domestic Student Waiver Standards – Mandatory Categories**

In order to be eligible to waive out of the USG SHIP, the student must be enrolled in an ACA compliant plan.

**International Student Waiver Standards**

In order to be eligible to waive the student insurance plan, the student’s existing insurance plan must meet the following 3 requirements and the requirements in either I, II, III, or IV below.

1. Coverage includes effective dates spanning the entire period for which the waiver is requested.
   - Fall - 08/01/2020 through 12/31/2020
   - Spring/Summer - 01/01/2021 through 07/31/2021
   - Summer only - 06/01/2021 through 07/31/2021

2. Plan must cover Repatriation and Medical Evacuation meeting Federal regulations (listed below), or coverage should be purchased separately to supplement the Health Plan used to waive off of the SHIP.

3. If a fully insured plan, the plan must be approved as a health insurance plan by the State Insurance Department (Travel Policies, Disability policies, Hospital Indemnity, Accident Only Policies, and other limited benefit polices are not acceptable).
I. Plan Description

1. Plan is ACA compliant, meaning that the plan is an individual or group insurance plan meeting the requirements of ACA.
   a. Unlimited Maximum Benefit for covered medical expenses.
   b. Coverage for essential benefits (with no dollar limits), as defined under the ACA. This includes, but is not limited to:
      • Pharmacy
      • Mental health services on parity with medical services
      • Maternity benefits
      • Preventive care with no cost-sharing for Preferred Providers
      • Coverage for pre-existing condition with no waiting period
      • Pediatric dental and vision coverage

2. Maximum preferred provider total out-of-pocket expenses cannot exceed $8,150 per member ($16,300 per family). This amount will be adjusted annually to reflect the then current allowable maximum out-of-pocket.

3. For students in J status, waiver eligible coverage meeting USG and U.S. Department of State regulatory minimum requirements must be submitted at the time of the immigration check-in appointment. J visa holders must have the following minimum benefits:
   • Medical Benefits of at least $100,000 per accident or illness
   • Repatriation of Remains in the amount of $25,000
   • Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of $50,000
   • A deductible not to exceed $500 per accident or illness
   • A policy underwritten by an insurance carrier with:
      o an A.M. Best rating of “A-” or above;
      o a McGraw Hill Financial/Standard & Poor’s Claims paying Ability rating of “A-” or above;
      o a Weiss Research, Inc. rating of “B+” or above;
      o a Fitch Ratings, Inc. rating of “A-” or above;
      o a Moody’s Investor Services rating of “A3” or above;

II. Coverage is provided under an employer sponsored group plan that is ACA compliant as described above. In this case, it is likely that the insured may supplement the Health plan with separate Repatriation and Medical Evacuation coverage (as listed above).

III. A plan provided to sponsored students (for example: Saudi Arabia Cultural Mission, Kuwait, etc.) that is backed by the full faith and credit of the student’s home country may be acceptable. The plans will be reviewed, and a determination made regarding comparability to the USG Plan, and if determined to be comparable or better, will be accepted.

IV. A plan provided by a pre-approved United States Cultural Exchange Program, e.g., Fulbright Programs, etc.
Vision Insurance Plan

- 2020-2021 plan benefit and premium information are currently not available. Once available, the information will be posted online.
- This plan is offered on a voluntary basis. Coverage can be purchased on an annual basis during the fall enrollment period.
- Effective dates of coverage are August 1, 2020 – July 31, 2021.
- The total premium is due at the time of enrollment and paid directly to United Healthcare.

Dental Insurance Plan

- 2020-2021 plan benefit and premium information are currently not available. Once available, the information will be posted online.
- This plan is offered on a voluntary basis. Coverage can be purchased on an annual basis during the fall enrollment period.
- Effective dates of coverage are August 1, 2020 – July 31, 2021.
- The total premium is due at the time of enrollment and paid directly to United Healthcare.
- Please be aware that the Dental Clinic at the UGA Health Center is considered an out-of-network provider under this insurance plan.

Graduate Research Assistant (GRA) Healthcare Plan

The GRA Healthcare Plan is available to Graduate Research Assistants only (except J visa holders). The plan is administered by Anthem. This plan is an employer group health insurance plan that is offered in addition to the SHIP. GRA’s only need to enroll in one health insurance plan, the GRA Plan OR the SHIP plan, but not both.

Graduate Research Assistants receive communications regarding the GRA Healthcare Plan from OneUSG Connect-Benefits.

Newly hired Graduate Research Assistants receive communication regarding this plan upon being hired into the Graduate Research Assistant position. New hires have 30 days from date of hire to elect this health insurance plan if they decide to enroll in this plan instead of the SHIP. Coverage continues through the calendar year unless the Graduate Research Assistant becomes ineligible for the coverage. After the initial 30-day new hire period, changes can only be made during the annual open enrollment period (typically held in January) or if a qualifying life event occurs.

Graduate Research Assistants should carefully compare the differences between the Student Health Insurance Plan and the GRA Healthcare Plan. If a student elects to enroll in the GRA Healthcare Plan, the student must submit a waiver request to opt out of the Mandatory Student Health Insurance Plan.

If an international student elects this plan, the student must purchase a standalone repatriation and medical evacuation plan. The GRA Healthcare Plan does not provide repatriation and medical evacuation coverage. Per USG requirements, international students (including F visa status) are
required to have repatriation and medical evacuation coverage (see minimum waiver requirements above) in order to opt out of the Mandatory Student Health Insurance Plan (SHIP).

The GRA Healthcare Plan premiums currently displayed on the GRA Healthcare Plan website are valid through December 31, 2020. Graduate Research Assistants and enrolled dependents age 18 or older must certify their tobacco use status. A $100 tobacco-user surcharge (per student and eligible dependent) will be added to the monthly premium for tobacco users.

Questions may be directed to UGA Human Resources at gshiplan@uga.edu or 706-542-2222.