2019-2020 Preliminary Information for
Student Health Insurance,
Vision Insurance, 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 2019 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 2019-2020:
  - Student premiums are increasing 10.4% - or $252 per policy year.
  - Dependent coverage is priced at a 10% premium differential compared to student premiums in order to account for higher claims costs and alignment with other student health insurance plans.

<table>
<thead>
<tr>
<th></th>
<th>2019-2020 Student Health Insurance Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual Coverage 2019-2020</td>
</tr>
<tr>
<td>Student</td>
<td>$2,674</td>
</tr>
<tr>
<td>Spouse</td>
<td>$2,941</td>
</tr>
<tr>
<td>One Child</td>
<td>$2,941</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$5,883</td>
</tr>
<tr>
<td>Spouse + 2 or more children</td>
<td>$8,824</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 ($2,674), a spouse ($2,941) and one child ($2,941) is $8,556. Dependents cannot be covered unless the student is covered.

- 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.
Students receiving qualified graduate assistantships, qualified fellowships or qualified training grants:

- For the 2019-2020 policy year, UGA will pay 50% of the premium for “student only” coverage for graduate students receiving qualified graduate assistantships, qualified fellowships and qualified training grants. This is an increase from last year’s contribution where UGA paid 40% of the “student only” premium.

- When this increased UGA contribution is applied to the 2019-2020 “student only” rate, this will represent a $116.20 (or 8%) reduction in premium costs for eligible graduate students compared to the 2018-2019 policy year.

<table>
<thead>
<tr>
<th>2019-2020 UGA Premium Subsidy for Eligible Mandated Students</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Only Coverage</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Student-only coverage</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Total premium</td>
</tr>
</tbody>
</table>

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](https://www.uga.edu/bursar) 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.
2019-2020 Mandatory Student Health Insurance Plan Minimum Waiver Requirements
(Minimum insurance requirements to opt out of the Mandatory Student Health Plan)

Other health insurance coverage must be in effect the entire semester coverage periods:

**Fall** – effective 8/1/19 - 12/31/19  
**Spring/Summer** – effective 1/1/20 - 7/31/20

**International students** must have a minimum of the following benefits:
- Both accident and sickness coverage
- Minimum benefit of $250,000 per policy year **
- A deductible of $500 or less and/or co-pay per individual, per year *
- In-patient and outpatient, mental and nervous disorder benefits
- Prescription drug coverage
- Pay benefits worldwide
- Medical evacuation to one’s home country and family reunification of not less than $50,000 *
- Provision for repatriation of remains of not less than $25,000 *
- All Georgia mandated requirements ***
- International students and scholars, and any accompanying spouse and dependent(s), may be subject to the requirements of the Affordable Care Act.

*Federal Standards required for International Students

**Domestic students** must have a minimum of the following benefits:
- Both accident and sickness coverage
- Minimum benefit of $500,000 per policy year **
- Coverage for all pre-existing conditions
- Reasonable deductible ($3,250 or less) and/or copay per individual, per year
- In-patient and outpatient, mental and nervous disorder benefits
- Prescription drug coverage
- Pay benefits worldwide
- All Georgia mandated requirements ***

**To meet Federal Affordable Care Act (ACA) requirements, your health plan should have no annual benefit Limits. (These requirements are based on the federally mandated requirements of the ACA.)

***Georgia mandates coverage for the following benefits to be paid as any other Sickness: Mammography, PAP Smears, Prostate Specific Antigen (PSA) Tests, Chlamydia Screening, Mastectomy, Bone Mass Measurement, Colorectal Cancer Screening, Dental Anesthesia, Diabetes, Surveillance Tests for Ovarian Cancer, Telemedicine, Drug Treatment of Children’s Cancer, Bone Marrow Transplants, Postpartum Care, and Mental Illness.
Vision Insurance Plan

- Plan benefits and premiums will remain the same.
- 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, 2019 – July 31, 2020.
- The total premium is due at the time of enrollment and paid directly to United Healthcare Student Resources.

<table>
<thead>
<tr>
<th>Vision Insurance Plan</th>
<th>2019-2020 Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$127.26</td>
</tr>
<tr>
<td>Spouse</td>
<td>$114.06</td>
</tr>
<tr>
<td>One Child</td>
<td>$155.76</td>
</tr>
<tr>
<td>Two or more children</td>
<td>$155.76</td>
</tr>
<tr>
<td>Spouse and 2 or more children</td>
<td>$270.78</td>
</tr>
</tbody>
</table>

Add the above premiums together to determine the total premium for the appropriate desired student and dependent coverage. Dependents cannot be covered unless the student is covered.

Dental Insurance Plan

For the 2019-2020 policy year, a dental insurance plan will be 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, 2019 – July 31, 2020.
- The total premium is due at the time of enrollment and paid directly to United Healthcare Student Resources.

Please be aware that the Dental Clinic at the UGA Health Center is considered an out-of-network provider under this insurance plan.

<table>
<thead>
<tr>
<th>Dental Insurance Plan</th>
<th>2019-2020 Annual Premium</th>
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</thead>
<tbody>
<tr>
<td>Student</td>
<td>$228.35</td>
</tr>
<tr>
<td>Spouse</td>
<td>$229.36</td>
</tr>
<tr>
<td>One Child</td>
<td>$331.53</td>
</tr>
<tr>
<td>Two or more children</td>
<td>$331.53</td>
</tr>
<tr>
<td>Spouse and 2 or more children</td>
<td>$607.72</td>
</tr>
</tbody>
</table>

Add the above premiums together to determine the total premium for the appropriate desired student and dependent coverage. Dependents cannot be covered unless the student is covered.
Graduate Research Assistant (GRA) Healthcare Plan

The GRA Healthcare Plan is available to Graduate Research Assistants only. This plan is an employer group health insurance plan. Communications regarding this plan are distributed through the OneUSG Connect-Benefits portal.

Newly hired Graduate Research Assistants will 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. 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). Graduate Research Assistants should carefully compare the differences between the Student Health Insurance Plan and the GRA Healthcare Plan.

The GRA Healthcare Plan premiums currently displayed on the GRA Healthcare Plan website are valid through December 31, 2019. Graduate Research Assistants and enrolled dependents age 18 or older must certify their tobacco use status. A $75 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.

05/31/2019