

## Frequently asked questions about the UM Graduate Assistants Health Insurance Program (11/09/06)

Beginning in Spring, 2007, the University of Mississippi requires graduate assistants (1/4 time and above) to have health insurance. Whereas this requirement may be satisfied by having alternate insurance, the University has negotiated a group health insurance plan with the Chickering Insurance Company (a branch of the Aetna Insurance Company) and will provide a subsidy for participants in this Chickering plan.

**Why does the University require that graduate assistants have health insurance?** Surveys have shown that graduate students are a segment of our population that tends not to have adequate health insurance. This is a result of a combination of factors. Most graduate students are of the age where they can no longer be covered as a dependent on their parents insurance. Also, graduate students usually have limited income and individual insurance plans can be very expensive. While affording health insurance is a problem for many graduate students, the University has an interest in assuring that graduate assistants (i.e., those graduate students who are employed by the University to do teaching, research, or administrative service) are able to receive adequate health care so that they will be able to perform their duties and complete their studies, with limited absence due to illness or injury.

**Who is required to have insurance?** All international students (holding F or J visas), whether graduate, undergraduate, or ESL students, are required to have insurance. In addition, all graduate assistants, with appointments of 1/4 time or above, are required to have insurance. This applies to graduate instructors, graduate teaching assistants, graduate research assistants, and graduate administrative assistants. The definition of 1/4 and 1/2 time appointments is in terms of the monthly salary trigger levels (\$400-799 per month corresponds to 1/4 time and \$800 or more per month corresponds to 1/2 time). Holders of University funded fellowship (e.g., Dissertation Fellowships) are also required to have insurance. Graduate students who are employed on hourly wage or who have assistantships with stipends less than \$400 per month are not required to have insurance.

**How much does the UM Graduate Assistants Health Insurance Plan (Chickering) cost?** What is the subsidy? The annual premium is \$910, for the 2006-07 year. The University provides a subsidy for graduate assistants. For 1/2 graduate assistants, the subsidy is 50% of the premium (e.g., the student would actually pay \$455 per year); for 1/4 graduate assistants, the subsidy is 25% of the premium. A graduate assistant must be enrolled full time (9 hours of graduate course work) to receive the subsidy.

The enrollment period is split between two enrollment periods: Fall (8/15 through 1/14 of the following year) and Spring/Summer (1/15 through 8/14). Consequently, the annual premium is split between \$380 for the Fall and \$530 for the Spring/Summer.

**When does my insurance coverage begin?** For domestic graduate assistants, the insurance coverage begins on 8/15 for a Fall period (or 1/15 for a Spring/Summer period) or the initial appointment date for your assistantship, whichever is later. For an international student, whether

you are a graduate assistant or not, the coverage period begins on 8/15 for the Fall (or 1/15 for the Spring).

**What if I have other health insurance?** You may request a waiver from participation in the UM Graduate Assistants Plan. Click the following link ([http://www.olemiss.edu/depts/graduate\\_school/documents/InsuranceWaviersRequirementsForm.pdf](http://www.olemiss.edu/depts/graduate_school/documents/InsuranceWaviersRequirementsForm.pdf)) for the requirements for this alternate insurance. A paper form for requesting a waiver can be obtained at the Graduate School (or at the Office of International Programs) and must be submitted at least one week before the beginning of the semester. (A web site is being created to make this waiver request an online process.) We advise graduate assistants to carefully consider the overall benefits, including the subsidy, of the UM Graduate Assistants Plan in comparison with other individual insurance.

Until the above mentioned web site is available, decisions regarding waiver requests will be communicated to students, generally via e-mail, approximately one week after we receive the request.

**What if I have an existing insurance plan and I also participate in the UM Graduate Assistants Plan?** This will mean that you have both insurance coverages and should provide coverage of essentially all of your health care costs.

**What if I have an existing health condition and am now not covered on a health insurance plan?** The Chickering insurance plan requires a 12 month waiting period before existing health conditions are covered.

**What if I have an existing health condition and I was covered last year by an alternate health insurance plan?** The Chickering plan provides for coverage for illnesses/injuries if you had continuous coverage under a different policy, so long as the basic Chickering plan includes the particular illness/injury.

**Do I have to go first to the Harrison Student Health Clinic for treatment?** Yes, under most circumstances, you are required by the UM Graduate Assistants (Chickering) Plan to be seen first by the Student Health Clinic, for treatment or to be referred to another health care provider. After this first referral visit, you would then go only to the specialist for subsequent treatment of the particular condition. This requirement applies within reason. That is, for a true emergency, you should be taken directly to a hospital emergency center, to Urgent Care of Oxford, or to another health care provider. If the Student Health Clinic is closed (weekends, late night) or if you are traveling more than 50 miles from campus, then the requirement to first use the Student Health Clinic is waived.

**Can I extend the Chickering insurance coverage after I graduate?** Yes. Chickering will provide you with the option of continuing coverage for periods of 3, 6, 9, or 12 months. A participant may elect only one extension term. Premiums are being negotiated. This option for continuing coverage can be made as late as your last day of coverage. For graduate assistants who graduate without an immediate job offer, this continuing coverage option may be an

important opportunity.

**How do I get an insurance card?** When you first enter the UM Graduate Assistants Health Insurance Program, you will be issued an insurance card. You are encouraged to use an online “registration” web site (site available in mid December, 2006) to expedite the delivery of this insurance card. You will be issued a new insurance card each year. For each subsequent Fall semester, you will need to go to this web site to register if you want to receive your new card early. You are covered whether or not you have the new card, but submitting claims will be easier if you can just show the pharmacy or doctor’s office an active card. The real determining factor is whether you are on the active roster, maintained jointly by Chickering Insurance Company and the University, when you receive the medical treatment.

**How do I enroll/register? Do I need to do anything to have coverage?** If you are an international student, you will be automatically enrolled in the insurance plan at the beginning of your first semester at UM and you will continue to be enrolled in the plan as long as you are an enrolled student at the University.

If you are awarded a graduate assistantship (whether you are an international or domestic graduate student), you will be enrolled automatically in the plan if you have not been approved for a waiver of participation by the first day of the Fall or Spring semester. For an international graduate students, your enrollment in the insurance plan begins on August 15 for a Fall term and January 15 for a Spring/Summer term. For a domestic graduate assistant, your enrollment begins either on these same dates or when your assistantship begins, whichever date is later.

This automatic enrollment process is handled by the Graduate School, so you don’t have to do anything, unless you want to receive your insurance card as soon as possible. To receive your insurance card, you can either wait to receive it in the mail (about a month after the beginning of your first semester in the program) or you may register via the Chickering web site (see question above) in order to receive your insurance card at an earlier date. International students should go to the Office of International Programs to receive their first insurance card.

**Can I purchase coverage for my spouse and children?** Yes. If you purchase additional plans for spouse or dependents, you will do so directly with the Chickering Insurance Company through their web site (<http://www.chickering.com>) and payments will not go through the University.

**Will the University release my SSN to the insurance company?** No

**How will the portion of the premium I pay be collected?**

For Graduate Assistants the payment of the premium will occur as a payroll deduction from the first five paychecks of each Fall/Spring term. International students not on assistantship will have their premium billed to their Bursar account after the last day to add classes.

**Whom do I call with questions about coverage or claims?** For questions about Insurance Benefits and Claims Processing, call Chickering at (888) 204-0473. Address correspondence to

Chickering Claims Administrators, Inc., P.O. Box 15708, Boston, MA, 02215-0014.  
Alternatively, visit the Chickering web page at <http://www.chickering.com/>.

For questions about Worldwide Emergency Travel Assistance Benefits, call Assist America at (800) 872-1414. If outside the U.S., dial the U.S. access code plus (301) 656-4152.

For questions about billing and subsidization, call Robin Wiebe at the Graduate School at 915-7474.

**Why are there different premium amounts in the Fall and Spring?** The Fall coverage period is shorter than the Spring coverage period, which includes the summer months as well. So, at the beginning of the Fall semester, a premium for five months is collected. At the beginning of the Spring semester, a premium for seven months is collected.

**Am I covered during the summer?** Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer, until August 14.

**How can I get a copy of the plan?** Visit Chickering on the web at [www.chickering.com](http://www.chickering.com), click the "Find Your School" link, and look for the University of Mississippi. Also, a copy of the plan is posted on the Graduate School's web site.

**How do I know if my doctor is in the Aetna network?** Use Aetna's DocFind Service via Chickering's website at [www.chickering.com](http://www.chickering.com).

**If I'm sick, where should I go first?** Participants should first seek treatment for most illnesses and minor injuries at the Harrison Student Health Clinic. After an initial visit to the Health Clinic, you may be referred to another health care provider. If the Student Health Clinic is not open (e.g., it is open 8:00 a.m. until 5:00 p.m. Monday through Friday) and the illness or injury needs immediate attention, then we advise you to seek treatment at Urgent Care of Oxford, the Baptist North Mississippi hospital, or other health care provider. Also, if you are traveling more than 50 miles from campus, then the requirement to visit first the Student Health Clinic does not apply. Finally, if the condition is a true emergency, then call 911 and/or seek necessary treatment at the appropriate facility.

**Is pregnancy covered?** Yes, so long as this was not a pre-existing condition and you were not previously covered with comparable health insurance.

**When does my coverage begin?** For the Fall term, coverage begins on August 15 or when your graduate assistantship begins, whichever is later. If you are an international student, the coverage begins on August 15. The Fall term coverage extends until January 14 of the following year. For the Spring/Summer term, coverage begins on January 15 or when your graduate assistantship begins, whichever is later. Again, if you are an international student, coverage begins on January 15 whether or not you have an assistantship. The Spring/Summer coverage continues until August 14.

**If I request a waiver, do I have to renew this waiver request annually?** Yes. At the beginning of each academic year (e.g., at least one week before the beginning of the Fall term) you will need to request (or renew your request) for a waiver of participation in the Graduate Assistants Health Insurance Plan. A waiver granted at this time can apply for the entire 12 month period. If your initial graduate assistantship begins in a Spring semester, the request for a waiver of participation must be made at least one week before the beginning of the Spring semester.