



You were recently enrolled in the Graduate Assistant Health Plan (GAHP) and your coverage became effective September 1, 2021. Please be aware, it can take up to 5 business days for benefits to reflect as active in the Blue Cross system.

ID Cards

ID cards will be sent to your University mailing address. You are able to access services before you get your card. To do so, contact [Blue Cross](tel:651-662-5004) (651-662-5004) to get your policy information. Next, create an account with [Blue Cross](#), then download and begin using the [BlueCrossMN mobile app](#). After you have that, you will be able to access your ID card electronically in the [BlueCrossMN mobile app](#). The app also gives you access to check claims or find a doctor.

Health Benefits

Blue Cross gives you access to thousands of providers and hospitals. Use the Blue Cross online portal to [find a provider](#). Primary member plan highlights include:

- No in-network deductible
- 100% coverage of eligible expenses after a \$10 co-pay
- \$2,500 annual out-of-pocket maximum for covered services
- Pharmacy benefit in the Blue Cross network with \$300 out-of-pocket maximum

For more information, visit our [website](#).

Dental Benefits

The primary member may receive preventive services such as routine exams, x-rays and cleanings at no cost to you at your campus' designated dental clinic. Find out more [here](#).

Wellbeing Resources

You also have access to no-cost resources to help with your overall health, which includes physical, emotional, financial, and social aspects.

- [Wellbeing resources](#) to help you learn about current health and support your health goals
- Online mental health resource: [Learn to Live](#) provides online programs to help with stress, depression, substance use, social anxiety, and insomnia
- [Emergency travel assistance](#): World-wide emergency medical, travel, and personal security assistance available 24 hours a day

If you have questions about eligibility, enrollment, or billing, contact us at the Office of Student Health Benefits at umshbo@umn.edu or 612-624-0627.

If you have questions about your policy information, coverage, and services, in-network providers, or resources to help manage your health, contact Blue Cross at 651-662-5004.

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