



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 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](mailto: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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