You were recently enrolled in the Graduate Assistant Health Plan (GAHP) and your coverage became effective September 1, 2022. Please be aware that 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](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 benefits in the Blue Cross network with a $300 out-of-pocket maximum
  - If you are in Minnesota, [Boynton Pharmacy](#) is likely your best and most convenient option for prescriptions.

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](#): Worldwide 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, services, in-network providers, or resources to help manage your health, contact Blue Cross at 651-662-5004.

Office of Student Health Benefits
University of Minnesota
410 Church Street SE, N323
Minneapolis, MN 55455
Phone: 612-624-0627 or 1-800-232-9017
Fax: 612-626-5183 or 1-800-624-9881
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