



Good evening!

You were recently enrolled in the Graduate Assistant Health Plan (GAHP) and your coverage became effective January 17, 2023. Please be aware: it can take up to 3 business days for benefits to reflect as active in the Blue Cross system.

Keep in mind: there may be a premium for summer coverage depending on the assistantship(s) / fellowship(s) that are held during this academic year. More information on how to calculate a potential summer premium can be found on our [website](#).

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, [Boynnton 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](#): World-wide emergency medical, travel, and personal security assistance available 24 hours a day

If you have questions about eligibility, enrollment, or billing, contact our office, 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
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410 Church Street SE, N323
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Phone: 612-624-0627 or 1-800-232-9017
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