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, 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**: 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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