

2024-2025
GRADUATE ASSISTANT
HEALTH PLAN



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WELCOME

The University of Minnesota is pleased to offer the University-sponsored Graduate Assistant Health Plan (GAHP) to eligible graduate assistants, trainees and their dependents. The GAHP is administered by the Office of Student Health Benefits.

Health plan network and claims administration services are provided by Blue Cross and Blue Shield of Minnesota (Blue Cross), giving you access to thousands of providers in their worldwide network.

For questions about:

- Eligibility
- Enrollment
- Billing
- General questions

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Contact the Office of Student Health Benefits

shb.umn.edu

umshbo@umn.edu

Phone: 612-624-0627 or 1-800-232-9017

Fax: 612-626-5183 or 1-800-624-9881

For questions about:

- Medical coverage
- Prescription coverage
- Wellbeing resources
- In-network providers
- Resources to help manage your health

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Contact Blue Cross and Blue Shield of Minnesota

bluecrossmn.com/umnga

Phone: 651-662-5004

or 1-866-870-0348

GO MOBILE

Access important health plan information wherever and whenever you want with the BlueCrossMN Mobile app. You'll have convenient, on-the-go access to claim status, your member ID card, a search tool to find in-network care and more, including other health resources like Sharecare. Search for "**BlueCrossMN Mobile**" in your app store.

Sharecare is an independent company providing a health and wellness engagement platform. Offerings subject to change.

HEALTH COVERAGE DECLARATION ON MYU

In the MyU Student Center, you may be asked to complete the Health Coverage Declaration to waive enrollment in the Student Health Benefit Plan. If prompted, you should enter the following information:

- Name of insurance company: Graduate Assistant Health Plan
- Health plan member ID number: Your student ID number

ENROLLMENT

The 2024-2025 plan year goes from September 1, 2024 to August 31, 2025.

Graduate Assistant Status	Enrollment Action
New graduate assistants, fellows and trainees	To receive benefits, you must complete the enrollment process by September 26, 2024 or within 30 days of your appointment start date, whichever is later.
Current GAHP primary members	You do not need to re-enroll. Your enrollment will automatically continue next term, as long as you remain an eligible graduate assistant, fellow or trainee.
GAHP dependents	Dependents must be re-enrolled each plan year. You must re-enroll your dependents by September 26, 2024.

STUDENT ENROLLMENT*

If you were not enrolled the previous year and wish to enroll in the plan, you must complete an enrollment form (found at shb.umn.edu) and submit to the Office of Student Health Benefits.

Once your eligibility is verified by the Office of Student Health Benefits, enrollment will be processed. Primary plan members will see a charge for the plan on their University bill once at the beginning of each semester.

*Students currently enrolled in the plan do not need to re-enroll for primary member coverage only. Current coverage will continue after the Office of Student Health Benefits verifies eligibility. Those with dependents need to re-enroll their dependents.

DEPENDENT ENROLLMENT

All students who wish to enroll dependents in the plan must complete the following and submit to the Office of Student Health Benefits:

- Enrollment form (available at shb.umn.edu)
- First two months of payment for dependents

MEMBER ID CARD

Your member ID card is your passport to care. It tells providers that you have coverage and gives them information they need to submit your claims to Blue Cross. You will receive a health plan card and information to your U.S. mailing address.

Additionally, your card provides your customer service phone number and information necessary to register for the Blue Cross online portal, at bluecrossmn.com/umnga.

Your online member portal offers one-stop convenience for all your health plan information, allowing you to:

- View your member ID card or order a replacement
- View claims and plan information
- Search for a network doctor, clinic or hospital
- Find estimated costs for common medical procedures
- Read and write patient reviews on medical providers



ON-CAMPUS ACCESS

Twin Cities campus	Duluth campus	Rochester campus
<p>Boynton Health boynton.umn.edu</p> <p>Minneapolis Clinic 410 Church Street SE Minneapolis, MN 55455</p> <p>612-625-8400</p> <p>Monday, Tuesday, Wednesday and Friday, 7:45 a.m.–4:30 p.m.; Thursday, 9 a.m.–4:30 p.m.; closed University holidays.</p> <p>Boynton’s staff of over 200 includes physicians, nurse practitioners, physician assistants, registered nurses, dentists, optometrists, physical therapists, psychologists, psychiatrists, registered dietitians and pharmacists.</p> <ul style="list-style-type: none"> • Dental Clinic—Primary plan members and pediatric enrollees receive comprehensive benefits including preventive services such as routine exams, X-rays and cleanings at no cost. Call 612-624-9998. • Eye Clinic—Select from a wide variety of designer frames at 20-40 percent off suggested retail prices. Call 612-624-2134. • Pharmacy—Prescriptions and over-the-counter medications at competitive prices. Call 612-624-7655. • Gopher Quick Clinic—Walk-in care for minor acute illnesses. • Boynton Health St. Paul Clinic—Offering primary care, mental health, nutrition and physical therapy services, plus Gopher Quick Clinic. Call 612-624-7700. 	<p>UMD Health Services d.umn.edu/health-services</p> <p>615 Niagara Court Duluth, MN 55812</p> <p>218-726-8155</p> <p>Monday, Tuesday, Wednesday and Friday, 8 a.m.–4 p.m., Thursday, 9 a.m.–4 p.m.; Summer Session (4th week in May through August), Monday–Friday, 9 a.m.–3 p.m.; closed University holidays.</p> <p>UMD Health Services’ staff includes physicians, nurse practitioners, physician assistants, registered nurses, psychologists and social workers.</p> <p>Lake Superior Dental Associates lakesuperiordental.com</p> <p>1225 East First Street Duluth, MN 55805</p> <p>218-728-6445</p> <p>Monday–Friday, 7 a.m.–6 p.m.</p> <p>Primary plan members and pediatric enrollees receive comprehensive benefits including preventive services such as routine exams, X-rays and cleanings at no cost.</p>	<p>UMR Health Services r.umn.edu/student-life/health-wellness-recreation</p> <p>OMC Skyway Clinic, 2nd Floor of 318 Commons, Rochester, MN 55904</p> <p>507-292-7250</p> <p>UMR Student Health Services can take care of many common, acute conditions students may experience. The staff includes registered nurse practitioners.</p>

UNIVERSITY OF MINNESOTA

Graduate Assistant Health Plan and Dependent Plan 1

	In-Network	Out-of-Network
Deductible and Out-of-Pocket		
Lifetime maximum	Unlimited	
Plan year deductible	None	\$200 per person; \$600 family
Plan year medical out-of-pocket maximum (Non-covered charges and charges in excess of the allowed amount do not apply to the out-of-pocket maximum)	\$2,500 per individual / \$5,000 per family	
Plan year prescription out-of-pocket maximum	\$300 per individual / \$600 per family (for all covered prescription)	
Preventive Care		
Routine physical and eye examinations	100% coverage	80% coverage after deductible
Well-child care	100% coverage	100% coverage
Prenatal and postnatal care	100% coverage	100% coverage
Immunizations	100% coverage	80% coverage after deductible
Office Visits		
Illness or injury	\$10 copayment	80% coverage after deductible
Allergy injections	\$10 copayment	80% coverage after deductible
Physical, occupational and speech therapy	\$10 copayment	80% coverage after deductible
Chiropractic care (for neuromusculoskeletal conditions only)	\$10 copayment	80% coverage after deductible
Mental/Chemical health care	\$10 copayment	80% coverage after deductible
Convenience Care		
Convenience clinics (retail clinics)	\$5 copayment	80% coverage after deductible
Emergency Care		
Urgently needed care at an urgent care clinic or medical center	\$10 copayment	80% coverage after deductible
Emergency care at a hospital ER	\$40 copayment	\$40 copayment
Ambulance	80% coverage	80% coverage
Inpatient Hospital Care		
Illness or injury	100% coverage	80% coverage after deductible
Mental/Chemical health care	100% coverage	80% coverage after deductible
Outpatient Care		
Scheduled outpatient procedures	100% coverage	80% coverage after deductible
Outpatient Magnetic Resonance Imaging (MRI) and Computer Tomography (CT)	100% coverage	80% coverage after deductible
Durable Medical Equipment		
Durable medical equipment and prosthetic devices	80% coverage	80% coverage
Prescription Drugs		
Retail Pharmacy Copayment for 31-day supply		
Generic Preferred**	\$10 copayment	80% coverage after deductible
Brand Preferred**	\$25 copayment	80% coverage after deductible
Non-Preferred**	\$50 copayment	80% coverage after deductible
Mail Order Pharmacy & Retail Pharmacy for 90-day supply		
Generic Preferred**	\$20 copayment	No coverage
Brand Preferred**	\$50 copayment	No coverage
Non-Preferred**	\$100 copayment	No coverage

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross customer service or visit bluecrossmn.com/umnga.

Note: UMD Graduate Assistants and their adult dependents do not pay a copayment for available services at UMD Health Services.

**When a member purchases a brand drug when a chemically equivalent generic is available, the member will pay the brand copay and the difference in cost between the brand drug and the generic drug, regardless of whether "dispense as written" is on the prescription.

Lowest out-of-pocket costs: in-network providers

Highest out-of-pocket costs: out-of-network **nonparticipating** providers (You are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.)

This is only a summary. Read your benefit booklet for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or no-fault insurance.

For more information, visit bluecrossmn.com/umnga or call Blue Cross customer service at the number on the back of your member ID card.

UNIVERSITY OF MINNESOTA

Graduate Assistant Health Plan and Dependent Plan 2

	In-Network	Out-of-Network
Deductible and Out-of-Pocket		
Lifetime maximum	Unlimited	
Plan year deductible	\$100 per person; \$200 per family	
Plan year medical out-of-pocket maximum (Non-covered charges and charges in excess of the allowed amount do not apply to the out-of-pocket maximum)	\$1,000 per person; \$2,000 per family	
Plan year prescription out-of-pocket maximum	\$300 per person; \$500 per family (for all covered prescriptions)	
Preventive Care		
Routine physical and eye examinations	100% coverage	90% coverage after deductible
Well-child care	100% coverage	100% coverage
Prenatal and postnatal care	100% coverage	100% coverage
Immunizations	100% coverage	90% coverage after deductible
Office Visits		
Illness or injury	\$25 copayment	90% coverage after deductible
Allergy injections	\$25 copayment	90% coverage after deductible
Physical, occupational and speech therapy	\$25 copayment	90% coverage after deductible
Chiropractic care (for neuromusculoskeletal conditions only)	\$25 copayment	90% coverage after deductible
Mental/Chemical health care	\$25 copayment	90% coverage after deductible
Convenience Care		
Convenience clinics (retail clinics)	\$15 copayment	90% coverage after deductible
Emergency Care		
Urgently needed care at an urgent care clinic or medical center	\$25 copayment	\$25 copayment
Emergency care at a hospital ER	90% coverage after deductible	90% coverage after deductible
Ambulance	90% coverage after deductible	90% coverage after deductible
Inpatient Hospital Care		
Illness or injury	90% coverage after deductible	90% coverage after deductible
Mental/Chemical health care	90% coverage after deductible	90% coverage after deductible
Outpatient Care		
Scheduled outpatient procedures	90% coverage after deductible	90% coverage after deductible
Outpatient Magnetic Resonance Imaging (MRI) and Computer Tomography (CT)	100% coverage	90% coverage after deductible
Durable Medical Equipment		
Durable medical equipment and prosthetic devices	90% coverage after deductible	90% coverage after deductible
Prescription Drugs		
Retail Pharmacy Copayment for 31-day supply		
Generic Preferred**	\$10 copayment	90% coverage after deductible
Brand Preferred**	\$25 copayment	90% coverage after deductible
Non-Preferred**	\$50 copayment	90% coverage after deductible
Mail Order Pharmacy & Retail Pharmacy Copayment for 90-day supply		
Generic Preferred**	\$20 copayment	No coverage
Brand Preferred**	\$50 copayment	No coverage
Non-Preferred**	\$100 copayment	No coverage

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This is only a summary. Read your benefit booklet for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or no-fault insurance.

For more information, visit bluecrossmn.com/umnga or call Blue Cross customer service at the number on the back of your member ID card.



ADDITIONAL BENEFITS

DENTAL BENEFITS

You, the primary member, and the pediatric enrollees receive preventive services such as routine exams, x-rays, and cleanings and no cost at the dental clinic designated to your campus. Your dental plan also pays 80% of basic restorative services and 50% of major restorative services, up to \$1,000. Coverage starts September 1, 2024.

Twin Cities Campus Students:

Boynton Health Dental Clinic

612-624-9998

boynton.umn.edu/clinics/dental-clinic

Duluth Campus Students:

Lake Superior Dental Associates

218-728-6445

lakesuperiordental.com

ONLINE MENTAL HEALTH RESOURCE

Learn to Live provides online programs to help with stress, depression, social anxiety, substance use and insomnia. The programs are confidential, available at no cost to you and completed at your own pace. Graduate Assistant Health Plan enrollees can visit learntolive.com/partners and enter code "UMN" for access.

Learn to Live, Inc. is an independent company offering online cognitive behavioral therapy programs and services.

OPTION TO CONTINUE COVERAGE

After losing eligibility for the plan (for example, your assistantship drops below 25 percent, you leave your appointment, or your appointment, fellowship or traineeship ends), plan members have the option to continue coverage for up to 18 months by paying the full cost of coverage. To request continuation, simply complete the Continuation of Coverage Form found on the Office of Student Health Benefits website (shb.umn.edu) and return within 60 days of loss of coverage.

SOLUTIONS TO HELP MANAGE YOUR HEALTH

Whether you're trying to decide on a treatment plan, manage a chronic condition or simply take better care of your health, these tools and resources can help.

DECISION RESOURCES

Feel more confident about your health care choices.

Find a Doctor tool

Search and compare doctors and hospitals online based on quality and cost. Find in-network providers by selecting the "AWARE" network.

bluecrossmn.com/find-a-doctor

Care cost estimator

Research and compare costs for common procedures and non-emergency services with this online comparison tool.

bluecrossmn.com/umnga

CARE OPTIONS

Find the right care at the right time.

Online care

See a doctor right on your smartphone, tablet or computer with Doctor On Demand.[®] Board-certified doctors, psychiatrists and psychologists treat many common conditions including:

- Cold and flu
- Allergies
- Skin and eye issues
- Sore throat
- Pediatric issues
- Stress and anxiety
- Depression and mood issues

Visit doctorondemand.com/bluecrossmn to get started.

VIRTUAL SUPPORT

Tools and resources that get you a few steps closer to your health goals.

do.[®] health and wellbeing app

Remember to chill out, fuel up and groove your body with the **do.** app. Small, easy steps get you started on the road to better health. The **do.** app gives you the tools and resources to take charge of your health. From lowering stress and managing weight to comparing treatment options, **do.** is the place to begin. Search for "**do.** Blue Cross" at the App Store or Google Play.



VIRTUAL SUPPORT (CONTINUED)

Tools and resources that get you a few steps closer to your health goals.

Sharecare online health and wellbeing platform

Ready to see a healthier you? With Sharecare you can. Sharecare provides tools, insights and information on how to improve your health and live your healthiest life. Discover how old your body thinks it is by taking the RealAge® test, then get personalized tools and resources to live your healthiest life including:

- A highly customized-timeline with personalized content to help you meet your goals
- AskMD® to help you find medical providers specializing in what you need
- Daily trackers to measure how healthy you are each day
- Access to coaching and other programs to keep you motivated
- Your personal health profile

Log in or register at bluecrossmn.com/umnga and click on Sharecare to get started.

PERSONALIZED SUPPORT

When you need a little extra help managing a condition.

Health coaching

Get help accomplishing your wellness goals or managing a health condition from nurses or licensed behavioral clinicians. Discover resources as well as information that can help you succeed including:

- Understanding a diagnosis
- Staying on track with your treatment plan
- Answering questions between doctor visits
- Identifying lifestyle behaviors that affect your health
- Creating health goals

Call **1-800-961-4758** to get started.

Maternity management

Have a healthier pregnancy with support and guidance from a maternity health coach including:

- Guidance for having a healthier pregnancy
- Online tools and resources about prenatal and infant care
- Help preparing for your baby's arrival
- Tips to help you stay happy and healthy after your baby is born

Call **1-866-489-6948** to get started.

Quitting tobacco support

Get personalized support from a wellness coach for developing and maintaining a quit plan. Your coach will work with you to identify hurdles and brainstorm ways to keep those urges in check. Regular phone check-ins as well as access to online resources can help keep you on track.

Call **1-888-662-BLUE (2583)** to get started.

DISCOUNTS

Do more to support your health and get a little support for your wallet.

Wellness discount marketplace

Get discounts from Blue365[®] when you shop for products and services that complement your health.

Visit **blue365deals.com/bcbmn** to learn more.

do.[®] is a registered trademark of Blue Cross[®] and Blue Shield[®] of Minnesota.

Each health care provider is an independent contractor and is not a Blue Cross agent.

Doctor On Demand[®] is an independent company providing telehealth services.

RealAge[®] and AskMD[®] are registered marks of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

Blue365[®] is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

Blue Cross[®] and Blue Shield[®] of Minnesota and Blue Plus[®] are nonprofit independent licensees of the Blue Cross and Blue Shield Association.



Student Health Benefits

UNIVERSITY OF MINNESOTA

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