Dear Enrollees of the U of M Graduate Assistant Health Plan (GAHP),

The Patient Protection and Affordable Care Act includes a mandate for most individuals to have "minimum essential coverage" (MEC) for themselves and their dependents or potentially make an individual responsibility payment. This letter conveys that the University of Minnesota Graduate Assistant Health Plan (GAHP) has made an application for and received recognition as MEC.

The Federal Center for Consumer Information & Insurance Oversight has reviewed the application made by University of Minnesota and determined that coverage under the GAHP complies with substantially all of the requirements of Title I of the Affordable Care Act that apply to non-grandfathered plans in the individual market. Therefore your coverage under the GAHP is recognized as MEC suitable to satisfy the individual coverage mandate.

This recognition as MEC and any adjustments made to provisions of the Plan Document of the GAHP during the application process are retroactive to September 1, 2015. Below is the list of GAHP Plan Document revisions made effective September 1, 2015.

The GAHP Claims Administrator, HealthPartners Administrators, Inc., has made every effort to process claims in accordance with these plan changes. However, if you believe that your claims were not processed correctly or if you did not submit an initial claim, please contact the HealthPartners Member Services Department (952-883-7500 or 1-866-270-5434) for guidance and/or have them facilitate re-processing of your claims.

Below are the web links to the GAHP plan document, and the Summaries of Benefits and Coverage:

- Plan 1: Summary Plan Description
- Plan 2: Summary Plan Description
- Plan 1: Summary of Benefits and Coverage
- Plan 2: Summary of Benefits and Coverage

Please be assured that University of Minnesota Office of Student Health Benefits (OSHB) is dedicated to continued compliance with the requirements of the Affordable Care Act and the maintenance of this high level of coverage.

Please contact the OSHB Office at umshbo@umn.edu if you have any questions about this information.

Sincerely,

Susann Jackson
Director of Student Health Benefits
Office of Student Health Benefits
University of Minnesota
University of Minnesota Graduate Assistant Health Plan (GAHP)

Plan Revisions effective September 1, 2015

- Eligibility change: removed coverage for domestic partnership
- Added coverage for pediatric dental
- Added coverage for pediatric eyewear:
  - Added coverage of benefits for lenses that specifically include single, bifocal, trifocal, lenticular lens powers, fashion and gradient tinting, oversized glass-grey #3 prescription sunglass lenses; polycarbonate prescription lenses with scratch resistance coating and low vision items as required by the EHB-benchmark plan;
  - Medically necessary contact lenses are also covered for Aphakia, Keratoconous, Pathological Myopia, Anisometropia, Aniseikonia, Aniridia, Corneal Disorders, Post-Traumatic Disorders, or Irregular Astigmatism.
- Removed age limit on external hearing aids
- Removed age limit for treatment of cleft lip and cleft palate
- Removed the combined day limit for inpatient hospital, skilled nursing facility and inpatient mental health and substance use disorder services.
- Added custom items under Preventive - added procedures to Women’s preventive health: (these were already covered, but not explicitly listed in the Summary Plan Description previously):
  - Surgical implants
  - Insertion and removal of implantable devices
  - Cervical cap supplies and services
  - Diaphragm supplies and services
  - Insertion and removal of IUDs.
- Rescission language revised to include the language that in the event of intentional misrepresentation or omission of a material fact by the covered Person regarding eligibility, enrollment, other coverage, claims or other expenses, the Plan Sponsor has the right to rescind coverage retroactive or dis-enroll the covered person.
- Appeals process updated:
  - Revised language to provide a clear description of claims procedures, internal appeals and external appeals review processes
  - Revised to include detailed information on how to initiate an appeal