

Dear Purdue Graduate Fellowship Student:

Enclosed is information regarding the University sponsored medical insurance program for Graduate Fellowship students for the 2012-2013 policy year.

Enrollment

Q. I don't know if I qualify for graduate fellowship insurance. How can I find out?

A. To qualify, you must be a Purdue University graduate fellowship recipient. Your departmental business office can tell you if you are in an eligible position to qualify for graduate fellowship insurance.

Q. I'm a new graduate fellowship student. How do I enroll for insurance?

A. You must first receive an informational packet from your business office and enroll as instructed in the plan flyer. (Occasionally, a fellowship may be administered as a graduate assistantship and your business office will help you determine your proper insurance plan.)

All enrollment instructions are available online. Visit www.purdue.edu/push and go to the Student Insurance tab. Select the appropriate category: US Citizen/Permanent Resident or International Student. Select "Fellowship Students." Then select "Enroll in Fellowship Health Insurance Plan." **READ THROUGH ALL INSTRUCTIONS BEFORE ENROLLING ONLINE.**

Fellows only will be directed to enroll online. Print a copy of your payment confirmation when completed.

Fellows enrolling self with dependents cannot enroll online. This enrollment and payment must be completed in the Student Insurance office. Enrollment forms are available in the office and will be completed at the time of enrollment.

Q. I'm a returning graduate fellowship student. What do I need to do to re-enroll?

A. There is no automatic enrollment for 2012-2013. You must receive a packet from your business office and follow the instructions within. Fellows enrolling Self alone may enroll online. **PRINT** a copy of the payment confirmation to use as a temporary card until the permanent card is mailed to your address.

Q. When should I enroll my dependent spouse/children?

A. Your spouse and/or children must be enrolled during the open enrollment period (August 6- September 8th) or within 30 days of arriving in the U.S. in order to have coverage. After September 8th, you may only make changes to your Fellowship plan if a qualifying event has occurred. Fellows enrolling Self and dependent spouse/and or children must visit the Student Insurance office in PUSH, Room 338/340. Only NEW fellowship students, starting in Spring semester, are eligible to enroll in the Fellowship Insurance plan during the Spring Enrollment period (January 1-31st)

Q. How long do I have at the start of the school year to complete the process? What is the deadline to enroll?

A. September 8th, 2012 is the last day of the open enrollment period. New fellows starting in Spring have a deadline of January 31st, 2013.

Q. What if I don't have a debit or credit card to pay?

A. You may NOT enroll for the student insurance plan and pay cash. First, go to a local bank (i.e. PEFCU, Chase, Regions, Lafayette Community, etc), deposit your money and obtain a debit card. Once it is activated, you may then enroll online for the insurance.

Q. I enrolled online and have been approved, but I've waited more than 15 days to pay and it states my enrollment has expired. What do I do now?

A. You will need to contact the Student Insurance Office to have it reset. This is a time consuming process, so please do not delay in making payment once your enrollment has been approved.

Q. I want Fellowship insurance for the whole year, but only want to pay for one semester at a time? Can I do that?

- A. You may enroll for the Fellowship Insurance for the fall and enroll again for the Spring/Summer. However, please be aware that you have to again meet the eligibility requirements for the Spring semester for the insurance to remain valid. If you enroll and make payment for the full year, then you only have to meet the eligibility requirements for the first 31 days of the Fall semester. **IMPORTANT:** If you miss the spring renewal deadline, you forfeit the right to the fellowship insurance plan and may incur a lapse in coverage. It is vital to make timely premium payments!

Pertaining to international fellowship students

Q. What if I do not yet have a local address?

- A. You can use a temporary address and then later update your address online with the insurance company. Be sure to do this or you will not receive your insurance card or any other important communications from them if you have the wrong address. You may use the temporary address below if you do not yet have one.

601 Stadium Mall Drive
West Lafayette, IN 47906

Q. I'm an international graduate fellowship student. What do I do?

- A. The graduate fellowship insurance plan meets federal and University guidelines for the required health insurance. The University sponsored plan is required unless you meet very limited exceptions that would qualify you for a waiver. If you believe you qualify for a waiver, you must show proof that you meet the waiver requirements. You must present this proof to the Student Insurance staff located in Rooms 338/340 of the Purdue Student Health Center (PUSH). The deadline to purchase insurance or submit and have a waiver approved is September 8th (fall semester), January 31st (spring semester). If you do not comply by the deadline, you are at risk of losing the option to enroll in the Fellowship insurance plan and you will incur a \$200 late fee. Please do not delay. Waiver information is available on the PUSH website, www.purdue.edu/push.

Q. Who can I call to ask about plan benefits or the international coverage and waiver requirements?

- A. Direct these questions to the Student Insurance staff at 765-49-63998. Information is also available at the PUSH website, www.purdue.edu/push.

Plan changes and highlights

Q. How does coverage for 2012-2013 differ from previous years?

- A. The policy premiums have increased. Birth control prescriptions are covered at 100%. Approved preventive care services are now covered at 100% and can be completed at any Preferred Provider, including PUSH. The Alcoholism/Drug Abuse benefit maximum has been removed.

Q. What is the cost for the 2012-2013 policy year?

- A. The premium for student only is \$1826.00. However, the out of pocket increase to you is only an additional \$17.00 per year. The premium breaks down to \$740.00 for the fall and \$1,086.00 for the spring and summer periods. Though this is the amount due at the Student Insurance Office, you will receive money in your August and December stipends to use toward payment of the premium. The total contribution from personal funds is \$432.00/year. The University contribution of \$1,394/year will be proportionately distributed in the two stipend checks.

Q. Do I get a card showing that I have medical coverage?

- A. Please print a copy of your payment confirmation to use as a temporary card. A permanent card will be sent to you within two weeks of payment.

Q. I had insurance through another company before coming to Purdue. How does that affect my pre-existing condition?

- A. The policy brochure outlines how pre-existing conditions are administered. You may also contact the Student Resources representatives for answers about pre-existing conditions. Visit Student Resources in Rooms 338/340 at PUSH or call 49-63998.

Q. Is pregnancy a covered benefit?

A. Pregnancy is not considered a pre-existing condition. The Purdue insurance policy does include limited coverage for prenatal care and delivery. Please refer to the appropriate online brochure, <http://www.purdue.edu/push/insurance/brochures.shtml>, for more specific details on all routine, preventive screening examinations or testing. Not all preventative procedures/exams/tests are covered, but many are. Global Pregnancy Care is paid by including prenatal, delivery and postpartum as one charge. The new healthcare law allows 44% of the global charge to be paid at 100% as preventative care if billed by an in network provider and the remaining 56% of the global maternity care is paid as any other illness. Insurance will only pay for the preventive care portion if it is done by an In-Network provider. There is no coverage for the preventive care portion if performed by an Out-of-Network provider. It is very important to ascertain if your provider is part of the United Healthcare Choice Plus Network. This has recently changed due to the Affordable Health Care Act.

Q. If I terminate from the Graduate Fellowship Insurance Plan, am I eligible to continue coverage?

A. Your Graduate Fellowship Insurance plan offers a Continuation privilege if you have been on the policy for a minimum of six months. You may be eligible to continue your coverage for up to 3 months. The policy brochure outlines the Continuation Coverage provisions. Please contact the Student Insurance office for more information.

Q. Where may I view/obtain a copy of the Fellowship insurance policy brochure?

A. The full Fellowship brochure is available online at <http://www.purdue.edu/push/insurance/brochures.shtml>. The Fellowship flyer in your packet lists a summary of the policy benefits and exclusions.

Q. How may I enroll for the vision plan insurance (VSP)?

A. Complete the enrollment form included in the packet and remit payment as directed. Please visit www.purdue.edu/push for more information. Additional instructions are included in the "Important Information" section within the Fellowship pages.

Q. How do I open a secure message that I received from the insurance company?

A. Complete the following steps:

- ✓ Select **Download** of document.
- ✓ **Save** document to hard drive or flash drive.
- ✓ **Open** Document.
- ✓ If you have never registered with Cisco previously, you will have to first select **Register**.
- ✓ Register, completing all requested information.
- ✓ After receiving second email with subject line of "CRES Do Not Reply," click on "**Click here to activate this account.**"
- ✓ Return to original saved document and enter password to open. Print.

Q. What happens if I can't remember my password from last year when I signed up for the student insurance plan?

A. Call UHCSR Customer Service at 1-888-224-4754. You may also re-create a new account, but the user name and password may not contain similarities with the previous user name and password.

Q. When is the PUSH Insurance office open?

A. PUSH is open Monday through Friday 8:30-4:30. The office is located on the third floor in Rooms 338 and 340. You can email questions to student-insurance@purdue.edu. The insurance representatives can also be reached by phone at (765) 496-3998. However, there is no ability to leave a message. Emails are the best method of communication.

Q. Is dental and vision coverage available to Fellowship students?

A. Dental insurance is not available to Fellowship students. Vision is a voluntary plan that has a separate enrollment form, which is included in the packet or available online at www.purdue.edu/push.

REMEMBER:

**September 8th, 2012 (those starting in fall semester)
January 31, 2013 (those starting in spring semester)
is the last day to add or drop coverage
without a qualifying change in family status.**

IMMUNIZATIONS AND MEDICAL HISTORY FORM

Indiana state law requires all students enrolled at Purdue to have the following immunizations:

MMR (Measles, Mumps, Rubella) (Two doses required after the 1st birthday)

Tetanus/Diphtheria (must have had a booster Td within the last 10 years)

International Students only must also complete a TB Skin Test or TB Quantiferon Gold Blood

Test - This must be administered **after** arrival in the United States and performed within the last 3 months.

This law requires Purdue to block the enrollment of any student who does not comply with immunization requirements.

ITEMS TO HAVE BEFORE GOING TO PUSH for Tuberculosis testing or Immunizations

- **First, enroll online in the Insurance plan or, if eligible international student, have waiver approved! After taking this first step, then call 765-494-1723 to schedule an appointment if you require the TB test or any other immunizations. Bring printed insurance enrollment confirmation sheet and PUID card to the check-in area on the first floor at your scheduled appointment time. Please note that you may visit the health center for illness or injury even if insurance is not yet in place.**
- **Immunization/Medical History form completed.**
If you do not have this information, you can do one of 5 options:
 1. Check with family for dates to fill out history form. (Student may complete form if getting information over the phone from parents or doctors.)
 2. Have information faxed to PUSH **765-494-1836**
 3. Bring Vaccination booklet and we will make a copy.
 4. If you have no record, or have not had the required immunizations, you may have them performed at PUSH.
 5. If you had titers to prove immunity for MMR, a copy of the lab result must be provided to PUSH.
- **If you are under 18 years of age, parent consent must be signed on Medical History form.**

If you have the Purdue Student Insurance plan:

Wait to have all testing and immunizations done on the same day. It will save you money.

Q. When can I have the test completed at PUSH?

A. Please call 765-494-1723 for an appointment. Insurance becomes effective August 6th for the fall semester (January 1st for the spring semester). **Do NOT have immunizations/ TB tests performed prior to the start of the policy.**

Q. What is the deadline to have these items completed?

A. The deadline for having your medical history form submitted and any required TB testing and immunizations completed is September 15th (fall semester), February 15th (spring semester).

Q. Where can I get a copy of the Medical history form?

A. Pick up at PUSH or download at www.purdue.edu/push and click on Medical History Form.

Q. What if I am a returning student who was previously enrolled at Purdue?

A. You should check with us to make sure your record is on file. Call 765-494-1837 or come to PUSH, Room 136.

Q. What if I am a transfer or graduate student and my other university has this information?

A. You can contact your previous university to send us their record of your immunizations. They do not automatically send us your record.

Q. What happens if my tuberculosis test is positive?

A. You will be notified by e-mail and will need to return for a chest x-ray. This will incur another copay if you have the student plan.

Q. What happens if I don't comply with the requirement by the deadline?

A. A hold will be placed on your academic record and you will be unable to register until all requirements are complete.