

Dear Purdue Graduate Staff Member:

Enclosed is information regarding the University-subsidized medical insurance program for graduate staff for the 2012-2013 policy year. As in the past, the plan is offered by UnitedHealthcare Student Resources.

Enrollment

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

A. To qualify, you must be a graduate teaching assistant, a research assistant, or a student administrative/professional staff member employed half-time (.50) or more for a semester or longer on the West Lafayette campus. Your departmental business office can tell you if you are in an eligible position to qualify for graduate staff insurance.

**Q. I'm a new graduate staff member. How do I enroll for insurance?
OR, I'm a returning grad staff member. What do I need to do to re-enroll?**

A. All eligible graduate staff, new and continuing, must go online to enroll in the insurance plan. All 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 "Graduate Assistantship Students- Funded." Then select "Enroll in Graduate Staff Student Insurance." READ THROUGH ALL INSTRUCTIONS BEFORE ENROLLING ONLINE.

Q. I have already enrolled for the Domestic or International Insurance plan and now I have become eligible for the Graduate Staff Plan? Do I need to enroll again?

A. Yes, it is very important that you enroll within 30 days of the start date of your new Graduate Assistantship. If you do not enroll within the first 30 days, you will forfeit your eligibility for the plan and will not be able to enroll until the beginning of the next policy year (August, as long as you maintain graduate staff eligibility). If you have not received your domestic or international plan refund within 4 weeks, contact julie1@purdue.edu.

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 insurance plan if a qualifying event has occurred. Only NEW graduate staff students, starting in Spring semester, are eligible to enroll in the graduate staff 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? When is the deadline to enroll?

A. Tuesday, September 8, 2012 is the last day of the open enrollment period. If you do not enroll by September 8, 2012, you will not be eligible to enroll in the graduate staff medical plan until open enrollment during August of 2013.

Q. How do I enroll in Purdue's voluntary benefits, including dental coverage?

A. To find out more about Purdue's Voluntary Benefits Program, visit <http://www.purdue.edu/hr/Benefits/voluntary.html>. To enroll, go to www.ebenefits.com/purdue. You will need your Purdue University ID number (PUID) to log on to EBenefits for the first time. This site provides additional information about the voluntary benefits and allows you to complete enrollment online. Please note: Graduate staff who have been eligible for coverage under the Grad Staff Insurance Plan in the past are NOT eligible to elect dental coverage until the dental plan open enrollment begins in late October (for coverage beginning Jan 1, 2013). Graduate staffs that are eligible for the Grad Staff Insurance Plan for the first time this academic year may elect the dental option now.

Pertaining to international graduate staff

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 staff person. What do I do?

- A. The graduate staff 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 Graduate Staff 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. Go to *International Students/Graduate Assistantship Students- Funded* and follow the directions for enrollment or opting out.

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 or email student-insurance@purdue.edu.

Changes to coverage throughout the year

Q. I'm a grad staff member and I want to change my enrollment status because:

- I opted out and now I want grad staff insurance.
- I want to add or drop a dependent.
- I have the Grad Staff Insurance Plan, but no longer need it. What do I do?

- A. During open enrollment, August 6 through September 8, 2012, you may add or drop any dependent at your discretion. After September 8, you may only make changes to your Grad Staff Insurance Plan if a qualifying event has occurred. Examples of qualifying events include marriage, divorce, and the birth of a child. All of these situations require you to submit a "Graduate Staff Change in Status" form. The form and more information is available at <https://www.purdue.edu/push/insurance/forms.shtml>

Cost

Q. How much does the Grad Staff Insurance Plan cost?

- A. Graduate staff members will pay an annual premium of \$432.00. This premium provides coverage from August 6, 2012 through August 5, 2013, or for as long as you maintain your eligibility during the academic year. The amount is deducted equally from your paychecks, based on your pay frequency. Those with Academic Year appointments have 8 deductions, September through April. Those with Fiscal Year appointments have 12 deductions.

If you elect dependent coverage, the appropriate premium for this coverage will be deducted from your pay. If you have questions about adding or dropping dependents or about how much coverage will cost, contact Staff Benefits at (765) 49-42222 or email: staffbenefits@purdue.edu.

Annual Premium Rates for Dependent Coverage

| | |
|------------------------|------------|
| Spouse | \$2,530.00 |
| Dependent Child | \$919.00 |
| All Dependent Children | \$1,419.00 |

Plan changes and highlights

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

- A. There has been an increase in the premium which increases the student contribution from \$415 to \$432. Prescriptions for contraception will now be covered at 100% payment with no copay. 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. Continuation coverage is limited to 90 days for those that meet the eligibility requirements.

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

- A. You will be mailed a permanent card from the insurance company after enrollment. It is important that you **PRINT** out your confirmation of online enrollment as this will be your temporary card until the permanent one has been sent.

Q. Anyone enrolled on the medical plan also receives Vision Coverage. How do I know what is covered?

- A. Please visit the following website to review your vision plan coverage.
<http://www.purdue.edu/hr/pdf/Grad%20Staff%20MBS%202007.pdf>

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

- A. Your Student Insurance brochure, which is available online at <http://www.purdue.edu/push/insurance/brochures.shtml> outlines how pre-existing conditions are administered. You may also contact the Student Insurance staff for answers about pre-existing conditions. Visit the Student Insurance staff in Rooms 338/ 340 at PUSH or call (765) 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. 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. If I terminate from the Grad Staff Insurance Plan, am I eligible to continue coverage?

- A. Your Grad Staff Insurance plan offers a Continuation privilege, if you had continuous coverage on the plan for 6 months or longer. You could be eligible to continue your coverage for up to 90 days. The Student Resources Graduate Staff brochure which is available online outlines the Continuation Coverage provisions. Monthly premium payments are made through the Student Insurance Office in PUSH, Rooms 338/340.

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.