

# GatorGradCare (GGC)

## Fall 2009

**Provider:** UnitedHealthCare StudentResources  
**Underwriter:** UnitedHealthCare Insurance Company  
**Policy Number:** 2009-330-1

### Eligibility (must meet all of the below criteria):

- Must be a graduate student appointed as a **Graduate Assistant, Teaching Assistant or Research Assistant**
- Must be appointed for 0.25 (full time equivalent) or greater (equals 10 hours per week or more)
- Must be enrolled in a graduate degree program and appropriately registered

### OR

- Must be a graduate student on a **Pre-Doc Fellowship** appointment
- Must be enrolled in a graduate degree program and appropriately registered

### Appropriate Registration for Fall Semester

Pre-doc Fellows		12 credits
Graduate Assistants	.25 - .74 FTE	9 credits
Graduate Assistants	.75 - .99 FTE	6 credits
Graduate Assistants	1.0 FTE	3 credits

- In order for eligibility to be confirmed, your Department must have entered an active Letter of Appointment and Tuition Waiver into myUFL for the semester that you have submitted an enrollment for GatorGradCare.
- **We review your eligibility each semester.** Coverage is loaded with the insurance company *after* your eligibility is confirmed and will be effective on the begin date for that policy term.
- **Failure to maintain your eligibility will result in termination of your GatorGradCare coverage.**

### Enrollment

- **Enrollment in GatorGradCare is not automatic.** You must go online to [www.Gatorgradcare.com](http://www.Gatorgradcare.com) to enroll in coverage by the enrollment deadline.
- If you submit an annual enrollment each academic year, then you do not need to re-enroll each semester. This means if you enrolled in Annual or Fall/Spring coverage during the Fall 2009 enrollment period, then you DO NOT need to submit another enrollment for the Spring term.
- If you select a semester-only plan (Fall only, Spring only, or Summer only), then you will need to enroll again EACH semester.
- It is best to submit an annual enrollment, so you only have to remember to enroll one time per academic year. The annual enrollment option is available only during the Fall enrollment period each academic year.
- Once your eligibility is confirmed after Drop/Add, your coverage effective August 16, 2009 will be loaded with the insurance company and sent to the Student Health Care Center.

### Annual, Fall/Spring, and Fall Only:

- Graduate students who meet the eligibility requirements and wish to participate in GGC will need to log onto [www.gatorgradcare.com](http://www.gatorgradcare.com) within the enrollment period to complete the online enrollment.
- **Coverage is not automatic, you must enroll online by the enrollment deadline, September 14, 2009.**
- ***It is recommended that you enroll in Annual coverage if you will be eligible in both Fall and Spring terms. If you meet the eligibility criteria for the Fall and Spring terms and have enrolled in Annual coverage, your coverage will continue through the Summer (through 8-15-2010) regardless of your eligibility status during the summer. This is ONLY if you submit the Annual enrollment option and meet eligibility requirements for both FALL and SPRING.***
- **Coverage dates:**
  - **Annual** August 16, 2009 to August 15, 2010
  - **Fall** August 16, 2009 to December 31, 2009
  - **Fall/Spring** August 16, 2009 to May 15, 2010

## Dependent Coverage

Eligible students who enroll in GatorGradCare may also insure their dependents. Eligible dependents are the spouse or domestic partner and their children under 25 years of age who are not self-supporting. Student who wish to cover their dependents are responsible for their dependents' premium. The rates are listed below:

	Annual	Fall Only	Fall/Spring
<b>Spouse/Partner:</b>	\$3,473	\$1,304	\$2,598
<b>Each Child:</b>	\$1,561	\$ 586	\$1,168
<b>All Children:</b>	\$3,122	\$1,172	\$2,335

If you have any questions about enrolling dependents, please contact the Graduate Assistant Benefits Office at 392-0003 or [gabenefits@admin.ufl.edu](mailto:gabenefits@admin.ufl.edu).

## Insurance ID Cards

- Your card will be mailed to you by UnitedHealthCare StudentResources after eligibility is confirmed (after Drop/Add has ended.)
- Keep a look out for an envelope with UnitedHealthCare written on the front.

## Treatment & Referrals

- If routine medical treatment (not “emergency”) is needed and you are within 35 miles of Gainesville, Graduate Assistants and Pre-Doc Fellows participating in GGC need to visit the Student Health Care Center (SHCC) **first**, and obtain a referral for care at another facility, if treatment cannot be provided at the SHCC. If no referral is obtained from the SHCC for care at another facility, coverage will **not** be provided under the plan.
- **Referrals from the SHCC for care at another facility are valid for 12 months from the referral issue date and are needed one time per condition.**
- If the SHCC is closed, for your best benefit go to another network provider (see provider listing website below).
- **Spouses and children** that are insured on a Graduate Assistant's/Pre-Doc Fellow's plan **do not** need to obtain a referral from the Student Health Care Center.
- **If the Student Health Care Center issues a referral for you, always confirm that the provider is participating in the network at the time services are required by calling the insurance company at 1-800-996-4698, and by asking the provider when making an appointment for services.**
- *When scheduling an appointment, tell the provider your insurance is through UnitedHealthCare and provide the requested insurance information from your ID card (claims instructions are on the back of the card.)*
- **The referral requirement is waived for the following reasons:**
  - a. Medical Emergency. **You must return to SHCC for necessary follow-up care.**
  - b. When the Student Health Care Center is closed. **You must return to SHCC for necessary follow-up care.**
  - c. When service is rendered at another facility during UF break or vacation periods. **You must return to SHCC for necessary follow-up care.**
  - d. Medical care received when the student is more than 35 miles from campus. **You must return to SHCC for necessary follow-up care, if student returns to Gainesville.**
  - e. Medical care obtained when a student is no longer able to use the SHCC due to a change in student status.
  - f. Maternity.
  - g. Psychotherapy.
  - h. Covered dependents of insured students are not required to obtain a referral.
- Note: As of 8-16-2009, A Student Health Care Center referral is no longer required for Wellness Benefits.
- **Transferring Prescriptions:**

Advise a SHCC pharmacist where your prescription is currently being filled. The SHCC Pharmacist will then call your previous pharmacy and get the prescription transferred.

## How Benefits are Paid

- **At the SHCC:** GGC pays 80% of covered medical services over the Physician Visit; insured pays 20%. Deductible and pre-existing conditions waived.
- **At Shands hospitals/physicians:** GGC pays 90% of Preferred Allowance after insured meets deductible. Charges are at a discounted rate: 50% discount for covered physicians expenses and 25% discount for covered hospital expenses. Discounts are applied automatically by the insurance company.
- **United HealthCare providers:** Nationwide coverage; GGC pays 80% of Preferred Allowance after insured meets deductible. Charges are still discounted, but not as much as with Shands providers.
- **Out of network:** Worldwide coverage; GGC pays 70% of Usual and Customary after insured meets deductible. Charges are not at a discounted rate.
- **Wellness Benefit:** \$500 benefit for immunizations, physical exams, gynecological exams, eye testing and exams, tests associated with routine exams, and prostate tests (males aged 50 years and over). Deductible is waived and no referral is required for Wellness Benefits. GatorGradCare pays 80% of covered medical services up to \$500 at the Student Health Care Center and UnitedHealthcare providers, or 90% of covered medical services up to \$500 at Shands providers. GatorGradCare will pay 70% of Usual and Customary for covered medical services up to \$500 at Out-of-Network providers. ***Once the \$500 benefit is exhausted, there is no coverage for the medical services under the Wellness Benefit.***

### **Deductibles:**

- \$100 for inpatient or outpatient services per sickness or injury

### **Co-pays (outside the Student Health Care Center):**

- \$15 – physicians visits (primary care)
- \$25 – specialists
- \$50 – emergency room (waived if admitted)

### **Prescription Drug Co-pays (Dispensed at the Student Health Care Center):**

- \$10 – for generic
- \$25 – for brand name
- \$40 – for non-preferred

### **Prescription Drug Co-pays (Dispensed at UnitedHealthCare Network Pharmacies/Limited to a 31 day supply):**

- \$20 – Tier 1
- \$30 – Tier 2
- \$50 – Tier 3
- Mail Order – 90 day supply with a 2 ½ month copay

### **\$2,250 Prescription Drug Maximum per Policy Year**

## Definitions

- **Pre-existing Condition**
  - Any condition for which you have sought medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received within the **6 months immediately prior** to your effective date under GatorGradCare.
  - You must show proof of coverage for a consecutive 6 months prior to the coverage effective date of GatorGradCare in order to waive the pre-existing condition clause.
  - If your previous provider was other than UnitedHealthCare StudentResources, a Certificate of Credible Coverage (proof of coverage for previous 6 months prior to August 16, 2009) will need to be submitted to Student Resources in order to waive the pre-existing condition clause. The Certificate of Credible Coverage can be faxed to the GA Benefits Office at 846-1854 once your eligibility has been confirmed for the Fall term.
- **Usual and Customary charges** – a normal charge for a procedure within a geographical area
- **Preferred Allowance** – same as usual and customary charge but on a contractual basis

## **Scholastic Emergency Services: Global Emergency Assistance Services\***

- International Students, insured spouse, and insured minor child(ren): You are eligible to receive SES worldwide, except in your home country.
- Domestic Students, insured spouse, and insured minor child(ren): You are eligible to receive SES when 100 miles or more away from your campus address and 100 miles away or more from your permanent home address or while participating in a Study Abroad Program.
- SES includes Emergency Medical Evaluation and Return of Mortal Remains that meet the U.S. State Department requirements. The Emergency Medical Evacuation services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All SES services must be arranged and provided by SES, any services by SES will not be considered for payment
- To access services please call:
  - (877) 488-9833 Toll-free within the United States
  - (609) 452-8570 Collect outside the United States
  - Services are also accessible via e-mail at [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

*\*This information can be found on pages 18 and 19 in the GatorGradCare Brochure.*

## **International Graduate Assistants and Pre-Doc Fellows:**

To provide insurance verification to the International Center for registration purposes, forward the e-mail confirmation you receive from [webmaster@uhcsr.com](mailto:webmaster@uhcsr.com) after you enroll online to the International Center, attn: [Insurance@ufic.ufl.edu](mailto:Insurance@ufic.ufl.edu).

## **Certificates of Coverage Receipts, Duplicate ID Card\* and Claims Status:**

- Log on to [www.uhcsr.com](http://www.uhcsr.com) and select “Create Your Online Account Now” on the right side of the webpage.
- Then enter first name, last name, date of birth, email address or member id to access your account information.

*\*As noted, ID cards will not be issued until after drop/add has ended, your eligibility is confirmed, and coverage is loaded with the insurance company.*

## **Important Websites**

### **To Enroll:**

- [www.gatorgradcare.com](http://www.gatorgradcare.com)

### **Plan Brochure:**

- [www.hr.ufl.edu/benefits/gatorgradcare](http://www.hr.ufl.edu/benefits/gatorgradcare)

### **Network Providers:**

- Shands ([www.shands.org](http://www.shands.org))
- UnitedHealthCare (<https://www.geoaccess.com/uhc/po/Default.asp>)

## **Important Phone Numbers**

- UnitedHealthCare StudentResources: (800) 996-4698 (toll-free)
- Student Health Care Center (SHCC): (352) 392-1161
- Student Health Care Center Pharmacy (352) 392-1760
- Scarborough Insurance (local agent): (352) 377-2002
- GA Benefits Office: (352) 392-0003

## **Important Information**

- If you change your mailing address, contact the Graduate Assistant Benefits Office at 392-0003 or at [gabenefits@admin.ufl.edu](mailto:gabenefits@admin.ufl.edu) to ensure future mailings are delivered.
- To ensure coverage of a newborn child, the Insured must notify the Graduate Assistant Benefits Office (392-0003 or [gabenefits@admin.ufl.edu](mailto:gabenefits@admin.ufl.edu)) of the birth of a child within 30 days after the birth.
- There is **no COBRA coverage** under GatorGradCare.

**\*\* Please refer to the GatorGradCare Certificate of Coverage booklet for plan details or contact UnitedHealthCare StudentResources at 1-800-996-4698\*\***