

Graduate and Professional Student Health Insurance

September 1, 2021 –
August 31, 2022

University of Pittsburgh
Benefits Department

What is Health Insurance?

- A contract that requires your health insurer provider to pay some or all of your health care costs in exchange for a premium
- Health insurance covers costs and offers many other important benefits
- Without insurance, the cost of healthcare can be extreme



International Students

- No universal or national health insurance in the United States (US)
- Medical, dental, and vision insurance is a personal responsibility
- The University of Pittsburgh requires that all international students purchase and maintain health insurance while enrolled
- International students have the option to purchase one of the UPMC student medical plans or insurance through a number of US based insurance providers
- Student medical plans satisfy the J-1 Visa holder requirements



Commonly Used Health Insurance Terms

- Premium
- Deductible
- Prescription Drugs
- Primary Care Physician (PCP)
- Emergency Room
- Copayment
- Co-Insurance
- Out-of-Network
- Specialist
- Urgent Care



Medical Plans

Two medical plan options through UPMC Health Plan:

- **Graduate Student Health Plan available to:**
 - Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)
 - Pre-Doctoral Fellows, Health Sciences Fellows, Certificate Trainees, Dental Residents
 - Graduate Students without an Academic Appointment
- **General Student Health Plan available to:**
 - Pre-Doctoral Fellows, Health Sciences Fellows, Certificate Trainees, Dental Residents
 - Graduate students without an academic appointment
 - Full-time undergraduate students

Graduate Student Medical Plan Highlights

- No annual deductible
- No pre-existing condition limitations
- No annual benefit maximum
- Plan pays 100% of covered services after applicable copayment
- Primary Care Physician(PCP): \$5 copayment per visit for illness/injury
- Specialist: \$10 copayment per visit
- Urgent care: \$10 copayment per visit
- Emergency room: \$25 copayment per visit
- Inpatient hospital stay: Covered 100%
- University Pharmacy: Copayment is \$5 generic / \$15 preferred brand / \$35 non-preferred brand
- Retail Pharmacies: Copayment is \$10 generic / \$20 preferred brand / \$40 non-preferred brand
- Out-of-network coverage is provided at a lower benefit level

Graduate Student Medical Plan Premiums

Schedule 1: Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)

Level	Total 2021-22 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student	\$394.01	\$394.01	\$0.00
Student + 1 Dependent	\$788.02	\$394.01	\$394.01
Student + Family	\$985.02	\$394.01	\$591.01

Schedule 2: Graduate Students without an Academic Appointment

Level	Total 2021-22 Monthly Premium / Student Contribution
Student	\$394.01
Student + 1 Dependent	\$788.02
Student + Family	\$985.02

Schedule 3: Health Science Fellows, Predoctoral Fellows, Postdoctoral Fellows (Dental Residents), and Certificate Trainees

Level	Total 2021-22 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student	\$394.01	\$0.00	\$394.01
Student + 1 Dependent	\$788.02	\$394.01	\$394.01
Student + Family	\$985.02	\$394.01	\$591.01

General Student Medical Plan Highlights

- No pre-existing condition limitations
- No annual benefit maximum
- Primary Care Physician: \$30 copayment per visit for illness/injury
- Specialist: \$40 copayment per visit
- Urgent care: \$40 copayment per visit
- Emergency Room: \$75 copayment per visit
- Inpatient hospital stay: Covered 90% after \$250 copayment
- Pharmacy: \$15 generic / \$35 preferred brand / \$70 non-preferred brand
- Out-of-network coverage is provided at a lower benefit level
- \$250 Individual Deductible / \$500 Family Deductible
- 10% coinsurance applies to inpatient non-copayment services
- \$4,200 Individual / \$8,400 Family Out-of-Pocket Maximum

General Student Medical Plan Premiums

Schedule 1: Graduate Students without an Academic Appointment and Full-Time Undergraduate Students

Level	Total 2021-22 Monthly Premium / Student Contribution
Student	\$242.91
Student + Spouse	\$485.82
Student + Spouse + 1 Child	\$675.28
Student + Spouse + Children	\$864.75
Student + 1 Child	\$432.37
Student + Children	\$621.84

Schedule 2: Health Science Fellows, Pre- and Postdoctoral Fellows, and Certificate Trainees

Level	Total 2021-22 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student	\$242.91	\$0.00	\$242.91
Student + Spouse	\$485.82	\$201.25	\$284.57
Student + Spouse + 1 Child	\$675.28	\$276.25	\$399.03
Student + Spouse + Children	\$864.75	\$376.25	\$488.50
Student + 1 Child	\$432.37	\$151.25	\$281.12
Student + Children	\$621.84	\$226.25	\$395.59

Provider Networks

- UPMC Health Plan's local provider network includes UPMC as well as community providers, totaling more than 125 hospitals and more than 11,500 physicians throughout Pennsylvania and parts of Ohio, West Virginia, and Maryland.
- Members may also use UPMC Health Plan's contracted national networks for care outside of the local service area at the highest level of benefits.
- The Pharmacy network includes University Pharmacy, many local and independent pharmacies, and most national chains throughout the United States.

Coverage While Away

- Traveling 100 miles or more away from home and outside of the United States
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services.
 - Outside of the United States, members pay and submit receipts for reimbursement
- Services include medical evacuation and repatriation with no dollar limit per service and no annual or lifetime maximums
 - International students are also covered for repatriation from the University to their home country
 - All services must be arranged and coordinated by **Assist America** to be covered
- National providers and pharmacy networks available
 - No payment up front or claims form to submit

Dental Coverage

- Coverage through **United Concordia**, a division of Highmark
- Available to all graduate students with or without an academic appointment



Graduate Student Dental Plan Highlights

- Primary dental office selection required in the State of Pennsylvania
- No annual deductible
- No annual plan maximum
- 100% coverage for exams, cleanings, and x-rays
- Reduced member copays for crowns, root canals, oral surgery, and fillings
- Orthodontic coverage for dependent children up to age 19
- In-network benefits only

Tier Level	Monthly Premium
Student Only	\$16.21
Student and 1 Dependent	\$33.00
Student and 2+ Dependents	\$49.12

Vision Coverage

- Coverage through **Davis Vision**
- Available to all graduate students with or without an academic appointment



Vision Coverage

- Covered-in-full annual eye exam
- Covered-in-full for select eyeglasses from Davis Vision's collection or receive:
 - \$60 frame allowance toward a frame of your choice
 - \$75 contact lens allowance
- Additional lens options available at discounted member price
- One-year breakage warranty on plan eyewear

Tier Level	Monthly Premium
Student Only	\$7.54
Student and 1 Dependent	\$15.06
Student and 2+ Dependents	\$18.08

General Provisions

- Deadline to enroll is **Thursday, September 30, 2021**
- If elected, coverage will begin on September 1, 2021 and will end on August 31, 2022
 - Unless you experience a life event (qualified status change), such as a marriage, divorce, birth of a child, etc., this will be your only opportunity to make changes until the next open enrollment period
 - **International or domestic travel during the plan year is not an approved life event to terminate coverage.**
- As part of the enrollment process, international students will be required to attest to having other U.S. based medical insurance coverage or enroll through a University sponsored program
 - **If you have not enrolled or attested by September 30, 2021, a registration hold will be placed on your student account by Student Health Services.**
- Students who hold an academic appointment should select the \$0 payment option
 - If this is not available, then they should not enroll in health insurance and contact their academic department

Enrollment

- Takes place via my.pitt.edu in the **eBenefits** portal for enrollment and payment
- **Log in through Pitt Passport (single sign on)**
 - Go to my.pitt.edu
 - Enter your University username and password
 - Select the “Student” drop down in the top right corner
 - Search “Student Health Insurance” in the search bar
 - Select “Student Health Insurance” that denotes eBenefits in the search results and continue through the online enrollment and payment process
 - Payment can be made on a monthly, recurring basis via a credit or debit card, or through a checking or savings account
 - Questions regarding payment should be directed to UPMC Member Services
- Instructions are also available online at hr.pitt.edu/students/coverage-enrollment
- Payment is deducted monthly beginning on 10/3/2021 for September 2021 coverage

Need Assistance?

UPMC Health Plan

Call: 1-888-499-6885

- Available Monday – Friday, 7:00 am – 7:00 pm, and Saturday, 8:00 am – 3:00 pm
- Pitt Dedicated Concierges can assist with enrollment and payment questions, as well as medical and pharmacy benefits

University of Pittsburgh Benefits Department

Call: 833-852-2210

Online Inquiries: www.hr.pitt.edu/contact-ohr

- Available Monday – Friday, 8:30 am – 5:00 pm
- Pitt Benefits Representatives can assist with students not able to enroll and incorrect status in the system

Website: www.hr.pitt.edu/students/graduate-plan