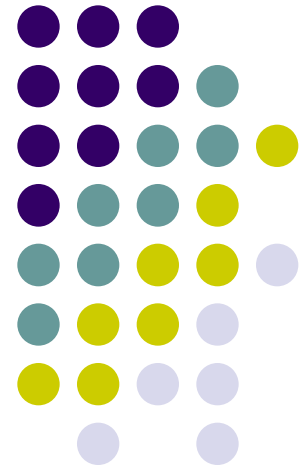
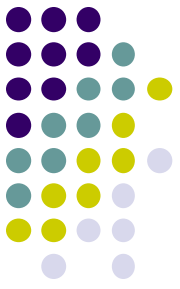


Benefits Overview:

- Graduate Student Instructors
- Graduate Student Research Assistants
- Fellowship Holders

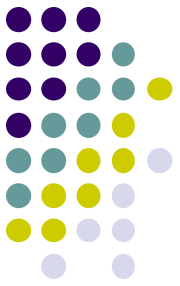




This presentation explains how:

- Graduate Student Instructors,
- Graduate Student Research Assistants,
- and Benefit-Eligible Fellowship Holders
can choose insurance and other options,
and how to get medical care.

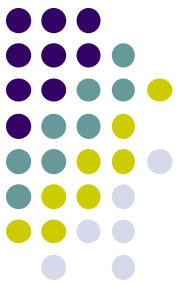
* **NOTE:** This presentation is only intended to give you an overview of the benefits package; please refer to the Benefits Office website for specific details about policies and coverage: <http://benefits.umich.edu>



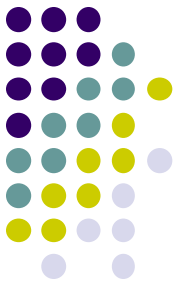
Terms & Abbreviations

- **GSRA:** Graduate Student Research Assistant
- **GSI:** Graduate Student Instructor
- **GSSA:** Graduate Student Staff Assistant
- **GradCare:** a medical insurance plan for eligible students and benefits-eligible Fellowship Holders
- **IHI:** International Health Insurance Plan
- **Benefits:** additional options (such as medical insurance, dental insurance, legal insurance, etc.) that are available to you because of your employment or fellowship
- **Premium:** your monthly cost for insurance (if any)
- **Deductible/copay:** what you pay for medical care if your insurance plan doesn't cover costs at 100%

Insurance & Immigration Status



- **Insurance is required as long as you have valid F-1 or J-1 status**
- Either GradCare (or some other health plan) or International Health Insurance (IHI)
- IHI is the default plan if your GradCare ends for any reason. For example:
 - Semester-based enrollment/waiving delay
 - OPT (Optional Practical Training)
 - Summers
 - Work breaks



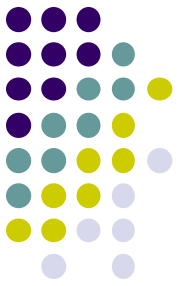
Benefits for GSIs and GSSAs

GSI or GSSA:

Must have at least a 25% appointment and funding for at least four continuous months (Fall & Winter term) or two continuous months (Spring & Summer term):

- GradCare medical insurance
- Dental options 1, 2, and 3
- Vision Plan
- Life Insurance Plans
- Legal Plan
- Flexible Spending Accounts
- Supplemental Retirement Plan
- Travel Accident Insurance

Benefits for GSIs and GSSAs



GSI or GSSA:

Less than a 25% appointment and funding

for at least four continuous months (Fall & Winter term) or two continuous months (Spring & Summer term):

- GradCare
- Dental options 1, 2, and 3
- Supplemental Retirement Accounts
- Travel Accident Insurance

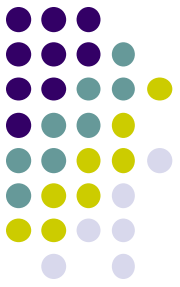


Benefits for GSRAs

GSRAs must have at least a 25% appointment and funding for 4 continuous months at all times:

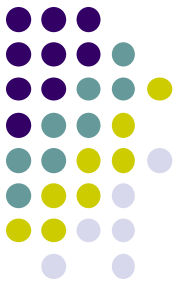
- GradCare medical plan
- Dental Options 1, 2, and 3
- Vision Plan
- Life Insurance Plans
- Legal Plan
- Flexible Spending Accounts
- Supplemental Retirement Plan
- Travel Accident Insurance

Benefits for Benefit-Eligible Fellowship Holders



Check with your department to determine if you are sponsored for GradCare under this provision.

- GradCare
- Dental Options 1, 2, and 3
- Vision Plan
- Legal Plan

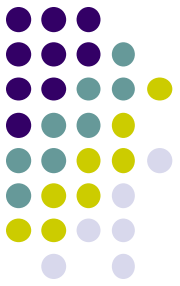


Choosing Your Benefits:

- Dental Options 1, 2 or 3
 - Monthly premium from \$0 to \$74.78/month
 - Are we likely to need dental treatment?
- Vision (one option only)
 - Monthly premium from \$8.38 (you only) to \$22.72/month (family)
 - Are we likely to need new glasses/contact lenses?

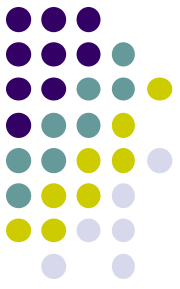
*Premiums are subject to change in 2020

Choosing Your Benefits



- Some benefits are free, some have a cost (monthly premium) to you.
 - If you choose benefits that have a cost, the premium will be automatically deducted from your paycheck.
 - You may be billed retroactively.
 - Check your benefit deductions on your pay stub.
- View your pay stub online through Wolverine
Access: <http://wolverineaccess.umich.edu>

Medical Evacuation/Repatriation



- F-1 and J-1 international students and scholars who have an I-20 or DS-2019 issued by U-M- Ann Arbor AND are covered by one of the Benefits Office-administered health insurance plans such as Gradcare:
- Automatically have emergency travel assistance/medical evacuation/repatriation coverage through On Call International through 08/31; then through GeoBlue effective 09/01.
- Your F-2 or J-2 dependents are also covered if they are also enrolled in the Benefits Office health insurance plan.
- Your coverage is the same as the travel assistance coverage described on the [Aetna Student Health Website](#): > For Members > Travel Assistance. The GeoBlue coverage which begins 09/01/2019 is very similar.
- **In order for you to use this coverage, the International Center will have to confirm to On Call International (or beginning 09/01/2019 GeoBlue) that you are a U-M F-1 or J-1 student or scholar and that you are covered by one of the Benefits Office medical insurance plans.**

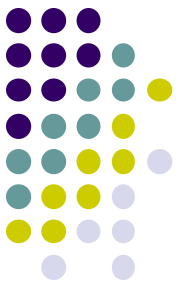
How to Enroll



- Follow email instructions to go online and choose medical insurance & other options
- Choose your plans within 30 days
- **Your dependents are not added automatically to your insurance—make sure to add them!**
- Once you've selected your options, check again to make sure you've chosen correctly

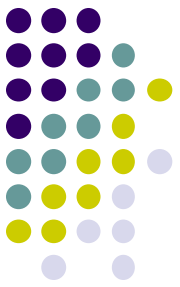
You can also see step-by-step enrollment instructions on the Benefits Office website: <http://benefits.umich.edu/enrollment/index.html#howto>

What Happens if I Don't Choose Anything?



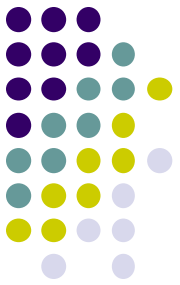
If benefit elections are not made within 30 days you will be automatically enrolled in the following free options:

- **GSIs, GSSAs, GSRAs default to GradCare, Dental Option 1, and University Life Insurance Plan**
- **GSIs & GSSAs with less than a 25% appointment and fellowship holders default to GradCare and Dental Option 1**
- * **REMINDER:** Your dependents are not automatically enrolled in any insurance plan. Remember to add your dependents within the 30 day period!



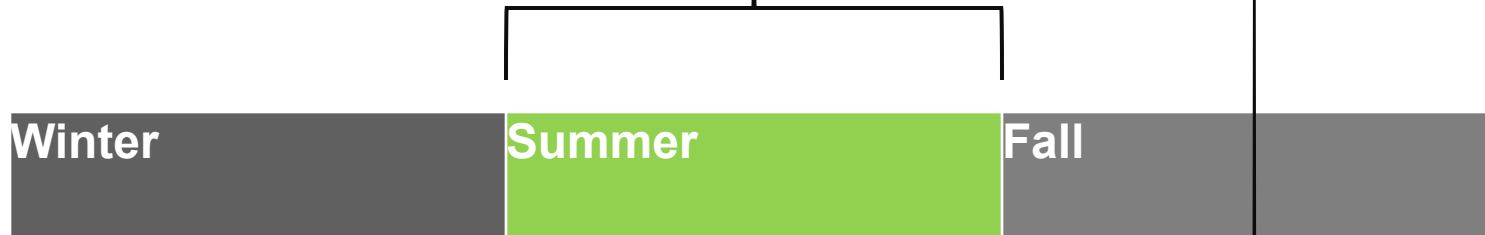
What About My Family?

- F-2 and J-2 dependents have the same insurance requirement as F-1s and J-1s
- Must be added as soon as they:
 - receive F-2/J-2 status, or
 - arrive in the US
- 30-day deadline from “life event”:
 - Marriage
 - Entering the US (copy of visa & I-94 card)
 - New baby
- Dependents without a Social Security Number can't be added online; complete the Benefits Enrollment/Change form found at:<http://benefits.umich.edu/forms/GV.pdf>



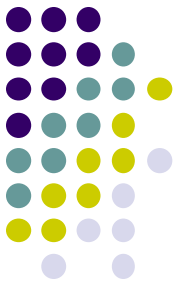
Summer Benefit Continuation

- **GSI, GSSA, GSR:** if enrolled in benefits in Winter semester and will also be benefits eligible in the Fall, eligible for the benefits for Spring/Summer terms



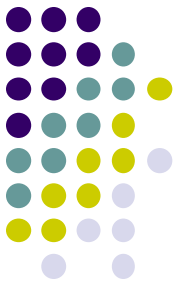
- **GSI & GSSA only:** eligibility continues if enrolled in benefits Fall and Winter semesters





How Do My Family & I Receive Medical Care?

GradCare

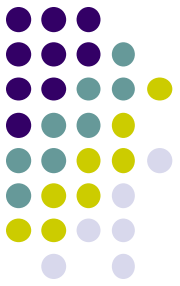


GradCare requires you to choose a **primary doctor**. The GradCare Provider Directory can be found at:

<http://www.mibcn.com/provsearch/search?plan=UM01&type=basic>

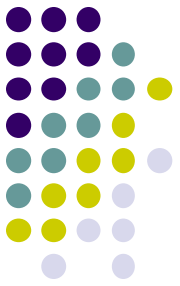
- If you choose **University Health Service (UHS)** as your primary “doctor”, the \$25 co-pay is waived at UHS
- You will receive an insurance ID card in the mail
- Show the insurance card at the hospital or clinic

GradCare (cont.)



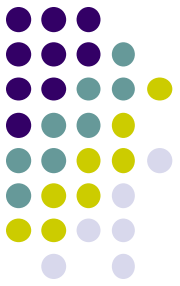
- **Level 1:** When on campus, see your primary care physician (PCP) for care or referral to a specialist
- **Level 2:** If you are leaving campus for off-site academic study or other field placement, you must file an **Off-Site Registration Form** with Blue Care Network. The form can be found on the Benefits Office website at: <http://benefits.umich.edu/forms/grads.html>
- **Level 3:** When traveling or on school break, obtain medically necessary medical care from any non-network provider (obtain prior authorization from Blue Care Network). Out-of-pocket expenses for Level 3 are higher than those from Levels 1 and 2.

What Happens if my GradCare or Other Plan Ends?



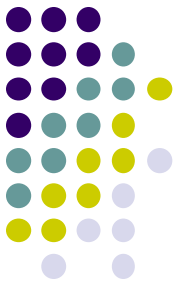
- If your employment ends, you will be automatically enrolled in the **International Health Insurance Plan**
- **GSI, GSSA, and GSR** have the option of continuing GradCare under COBRA. Information can be found at:
<http://benefits.umich.edu/events/termination.html>
- **Fellowship holders** can continue GradCare coverage under the GradCare Continuance plan during periods when they are not receiving funding
- Coverage may be continued for up to 18 months
- You pay 102% of the full premium

Comparing GradCare COBRA Rates to IHI Rates



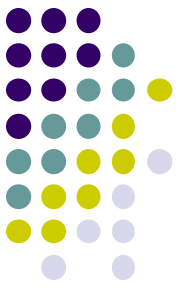
	IHI 09/01/2018- 08/31/2019	GradCare-COBRA
You Only	\$173.67	\$267.24
You & Adult	\$341.84	\$534.48
You & Child	\$341.84	\$470.22
You & Children	\$510.01	\$470.22
You, Adult & Children	\$510.01	\$737.46

*Rates are subject to change September 2020



Potential Issues

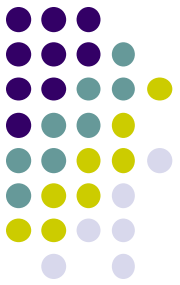
- Automatic enrollment in IHI during the summer
- GradCare enrollment delay in a new semester
 - International Center relies on Benefits Office/Wolverine Access information
 - Benefits Office relies on your department to send your paperwork to them
- Automatic enrollment in IHI during Optional Practical Training (OPT) period



Key Points to Remember

1. You and your dependents must have insurance
2. Follow the instructions to choose your insurance coverage & add your dependents
3. Read the details of your specific plan to find out any limits to coverage, which doctors to go to, potential costs, etc.
4. If your GradCare plan ends during your F-1/J-1 program, you & your family will be automatically enrolled in the International Health Insurance Plan

Questions?



Benefits

Shared Services Center: 734-615-2000
1-866-347-7657 (Toll Free)
Benefits Office website: <http://benefits.umich.edu>
Shared Services Center email: sharedservices@umich.edu

Wolverine Access

Appointment information, update addresses, check benefits enrollment:
<https://wolverineaccess.umich.edu/index.jsp>

Dental Plan Costs

<http://benefits.umich.edu/plans/dental/costs.html>

Blue Care Network

Phone: 800-658-8878 Website: <http://www.mibcn.com>

GradCare Provider Directory

<http://www.mibcn.com/provsearch/search?plan=UM01&desc=U-M Premier Care/GradCare>

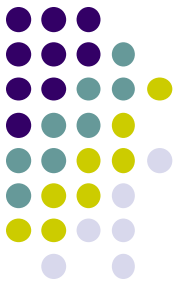
GradCare Benefit Book

http://benefits.umich.edu/forms/gradcare_bcn.pdf

Dental Plan Costs

<http://benefits.umich.edu/plans/dental/costs.html>

Workshop Evaluation



A workshop evaluation will be sent your your umich email address.

Your feedback is valuable to us and will help us improve the experience of future participants. Thank you!