

2018-19

Graduate Student Health Benefit Plan



UMASS
AMHERST



A student health benefit plan customized for you.
Act now – enrollment and waiver deadlines apply!

Brought to you by the University of Massachusetts Amherst and Consolidated Health Plans
School Policy Information 2018-2019

Dear Student,

Academics, extracurricular activities, employment, family responsibilities...as a university student, you have a lot on your mind. We'd like to lighten that load a bit, by sharing some advance information about the student health insurance benefits available through the University of Massachusetts Amherst and Consolidated Health Plans.

The 2018 –2019 Student Health Benefit Plan (SHBP) exceeds state requirements, and offers important benefits, services and programs tailored to the needs of students.

The SHBP coordinates care with University Health Services (UHS), UMass Amherst's fully accredited health center. UHS provides comprehensive primary care, walk-in care, mental health services and much more, at convenient campus locations. Learn more about UHS at our website, www.umass.edu/uhs.

UMass Amherst requires all Graduate students taking five or more credits to be covered by health insurance. All eligible students are automatically enrolled and billed for the Student Health Benefit Plan. Students showing proof of comparable insurance coverage can waive this insurance and have the fee removed from their tuition bill. International students can waive the UMass SHBP as long as proof of comparable coverage from a US based domestic insurance company with claims being paid within the United State is provided. Insurance plans based outside of the US are not considered comparable coverage and will not be accepted. Students with MassHealth or a MassHealth MCO are required to apply for the MassHealth Premium Assistance Program (MHPA). Please visit www.chpstudenthealth.com for more information on how to enroll.

Students who are taking fewer than five credits or are enrolled in a degree-seeking program through Continuing Education or University Without Walls as well as GEO members and those who want Family Coverage are eligible and should speak to UHS Patient Services by the enrollment deadline. The UMass SHBP plan is administered through Consolidated Health Plans. If you have comparable health coverage, you may use the online process detailed in this pamphlet to waive the SHBP; waivers must be filed by the deadline specified. For more information, visit www.umass.edu/uhs/insurance/ship.

Full benefit information will be available online at www.chpstudent.com. If you have questions regarding SHBP coverage or enrollment, contact UHS Patient Services, at (413) 577-5192, or email patientservices@uhs.umass.edu.

Sincerely,

Cynthia McGoldrick

Cynthia McGoldrick
Student Health Benefit Plan Manager



University of
Massachusetts
Amherst

Why is Student Health Insurance Important?

- **Take a look at the University of Massachusetts Amherst Student Health Benefit Plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the dates of coverage. You're covered for as long as you are registered with the University of Massachusetts Amherst as a full-time or part-time student.
- **Your current insurance may not cover you away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.

Graduate Student Health Benefit Plan at a Glance

Here is a brief description of the Student Health Benefit Plan. Note that these are only a few of the Benefits Offered by UMass:

Policy Year Deductible	\$200 per Individual \$600 per Family	
Out-of-Pocket Maximum	\$1,300 per Individual \$2,500 per Family	
UHS Services*	Covered at 100% (deductible waived)	
	In-Network	Out-of-Network
Inpatient Hospital Expenses Requires Precertification	95% of PA	80% of R&C
Surgical Expense Benefits	95% of PA	80% of U&C
Emergency Room Expenses (copay waived if admitted)	\$100 copay per visit, then 100% of PA (deductible waived)	\$100 copay per visit, then 100% of R&C (deductible waived)
X-rays, Laboratory and Diagnostic Imaging	95% of PA	80% of R&C
Primary Care Visits (includes Pediatricians)	\$10 copay per visit, then 100% of PA (deductible waived)	80% of R&C
Specialist Visits	\$20 copay per visit, then 100% of PA (deductible waived)	80% of R&C
Mental/Behavioral Health & Substance Abuse Disorder – Outpatient Services	\$20 copay per visit, then 100% of PA (deductible waived)	80% of R&C
Preventive Care/Screenings/Immunizations	100% of PA (deductible waived)	80% of R&C
Prescription Drug Benefits must be purchased through a participating pharmacy. Participating pharmacies can be found online at: www.mycatamaranrx.com .	\$10 co-pay for Generic Drugs \$0 co-pay for Generic Contraceptives \$10 co-pay for Brand Name Drugs (deductible waived)	

PA = Preferred Allowance

R&C = Reasonable and Customary

Please note: MOST services at UHS are provided at no additional cost.

**Student will be responsible for RX co-pays at UHS.*

The plan will pay benefits in accordance with any applicable Massachusetts insurance law. The UMass Amherst Student Health Benefit Plan may not cover all your healthcare expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the UMass Amherst brochure carefully before deciding whether this plan is right for you. This document tells you about some important features of the Student Health Benefit Plan; however, other features may be important to you. If you want to look at the full plan description, you may view it online at: www.chpstudenthealth.com.



UMASS AMHERST

Where can I go for services?

UHS, the University of Massachusetts Amherst’s fully accredited campus health center, offers comprehensive care, referral and education services, with a special focus on the health needs and concerns of students. For more information about UHS, go to www.umass.edu/uhs or call (413) 577-5192.

Taking good care of yourself starts with choosing a primary care provider (PCP) at UHS; this is the person you’ll call if you need care or have health questions. UHS also offers walk-in care for immediate health concerns.

If you need services that aren’t available at UHS, you will be referred to an outside provider that belongs to the CIGNA PPO Network of Participating Providers. To find a complete listing of CIGNA PPO providers, go to: www.cigna.com or contact Consolidated Health Plans toll free at (877) 657-5027, or www.chpstudent.com for assistance.

Cost and Effective Dates of Coverage

	ANNUAL (8/1/18-7/31/19)	FALL (8/1/18-1/21/19)
		SPRING (1/22/18-7/31/19)
	Graduate Student*	\$2,970
Family*	\$6,000	\$3,000
<i>Note: Family Rate is in addition to the student rate</i>		

*An additional amount is added to the above for the Health Fee portion of the plans. For Graduate Employee Organization (GEO) rates, contact UHS Patient Services.

How do I Waive or Accept the Student Health Insurance?

If you're taking five or more credits, you don't have to do anything. You'll be automatically enrolled in the Student Health Benefit Plan, and the charges will appear on your tuition bill. Students who are taking fewer than five credits or are enrolled in a degree-seeking program through Continuing Education or University Without Walls as well as GEO members and those who want Family Coverage are eligible and should speak to UHS Patient Services by the enrollment deadline.

Students who are taking five or more credits, have comparable coverage under another major medical insurance plan, and do not want the Student Health Benefit Plan can waive insurance by going to: www.chpstudent.com. **The deadlines to waive coverage are:**

- **Annual Plan - September 17, 2018**
- **Spring Term - February 4, 2019**
(During Add/Drop Period)

ATTENTION to ALL MassHealth Participants. You will be required to enroll in the MassHealth Premium Assistance Program for 2018-19 (students only). Please Visit www.chpstudent.com for more information on how to enroll.

To waive coverage:

- Go to www.spire.umass.edu;
 - Select the "Health Waiver" page link;
 - Then follow directions below.
- Or
- Go to www.chpstudent.com
 - Start by selecting UMass Amherst from the drop-down box;
 - Next click on the "Waiver" tab located in the center of the page;
 - Enter your Student ID and Date of Birth, click "Continue";
 - Complete all information as directed; and "Submit";
 - Your request will NOT be completed until you:
 - Check the box confirming that your information is correct;
 - Provide your electronic signature; and
 - Click the Submit button.

A confirmation e-mail is sent within minutes of successfully completing the waiver request. Print and save this e-mail as proof of your waiver. If you don't receive a confirmation e-mail, please call Consolidated Health Plans customer service, (877) 657-5027, for assistance.

Waiver submissions may be audited by the University of Massachusetts Amherst, Consolidated Health Plans, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in-force for the applicable policy year and that it meets the school's waiver requirements.

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University Health Services **A105976**

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