

Graduate Appointee Insurance Program

Your health benefits are an important part of a graduate appointment offer from the University of Washington. The UW provides these benefits at no cost for eligible graduate appointees through the 2011-2012 plan year, as part of the UW/UAW contract. This summary provides Graduate Appointee Insurance Program (GAIP) highlights, including academic year eligibility rules. For more details, visit: www.uw.edu/admin/hr/benefits/insure/gaip/

ACADEMIC YEAR ELIGIBILITY The academic year includes fall, winter, and spring quarters. Summer quarter eligibility and enrollment information can be found in the Plan Book at the GAIP website.

You are eligible for UW-paid medical, dental, and vision coverage under GAIP if you hold an eligible appointment of at least 50%, and are paid at least five of the six pay periods for the quarter and are enrolled in at least 10 credits for the quarter.

If you are a Fellow or Trainee with an eligible appointment, the UW will pay for coverage provided that you are paid at least \$800 per month for at least five of the six pay periods for the quarter and are enrolled in at least 10 credits for the quarter.

You are eligible for self-pay medical, dental, and vision coverage if your funding is paid directly to you (not administered through UW payroll) and your funding is at least \$800 per month for at least one quarter, and you are registered for at least 10 credits in that same quarter.

STUDENT EMPLOYEE RESPONSIBILITIES

Enrollment. All eligible graduate appointees are automatically enrolled in Student-Only GAIP coverage by the plan administrator, LifeWise Assurance Company. Upon your enrollment, LifeWise will send you a “welcome” letter and an email confirmation which includes important instructions on enrolling dependents. It is your responsibility to enroll your eligible dependents on or before the enrollment deadline.

You do not need to re-enroll your dependents within the same plan year if the coverage is continuous from one quarter to the next. However, all appointees must re-enroll their dependents every fall quarter and/or after a break in UW-paid GAIP coverage.

Verify Appointment. Students are responsible for communicating with their department to verify that your appointment was entered into the payroll system on time. Other than the timely processing of your appointment, your department is not involved in the enrollment process. Retroactive appointments do not provide retroactive coverage for you or your dependent(s).

Read Notices. Please read all email messages you receive about your GAIP coverage. It is your responsibility to know

and understand plan rules. The underlying contracts, master policies, and other legal plan documents, together with LifeWise Assurance Company, and trustee decisions, will govern in answering any questions and resolving any discrepancies.

Self-Pay. If you plan to self-pay, you must return the self-pay packet directly to LifeWise within 31 days of eligibility to make premium payment arrangements. (If you will be working at the Fred Hutchinson Cancer Research Center, please contact your program administrator for enrollment information.)

MEDICAL Medical coverage is based on the facility/physician used as follows:

- 100% for most services provided at Hall Health, the on-campus health clinic
- 90% for most services* provided within the preferred provider network
- 60% for many services* provided outside the preferred provider network
- 100% of preferred allowance for covered preventive care services within the preferred provider network
- Acupuncture, massage, naturopathy, and chiropractic care*
- Well baby/child care*
- Mail order prescription drug plan*
- Mental health*

*After the quarterly deductible is met.

VISION Coverages, deductibles, and limits are outlined below.

Deductibles:

- \$10 for exam
- \$25 for frames/lenses combined
- \$25 for contacts

Eye Exam: Plan pays 100% after deductible once every 12 months up to \$60.

Frames: Plan pays 100% after deductible once every 24 months up to \$70.

Basic Lenses: Plan pays 100% after deductible once every 12 months up to:

- Single Vision: \$50
- Bifocal: \$70
- Trifocal: \$90
- Lenticular: \$135

Contacts: Plan pays 100% after deductible once every 12 months up to \$250 for pair of necessary contacts or \$105 for pair of cosmetic contacts. Once contacts are purchased, lenses will not be covered for another 12 months and frames will not be covered for another 24 months.



Please note, the vision benefit does not cover facility fees charged (if any) by some providers such as hospitals. Check with your provider to see if you will be charged a facility fee.

DENTAL Once you meet the deductible (if applicable), the dental plan pays benefits as listed below, up to \$1,500 maximum each plan year.

Diagnostic and Preventive Services (such as cleanings, x-rays, and exams) are covered 100% with no deductible.

Minor Services—restorative, oral surgery, periodontics, endodontics, and services such as fillings and extractions—are covered 80% after deductible.**

Major Services—major restorative and prosthodontics such as crowns and dentures—are covered 50% after deductible.*

**Deductible is \$25 per person up to \$75 per family.

COVERAGE PERIODS Quarterly coverage periods under GAIP are:

Fall October 1–December 31

Winter January 1–March 31

Spring April 1–June 30

Summer July 1–September 30

DEPENDENT COVERAGE You can enroll eligible dependents in GAIP coverage. The UW pays a percentage of eligible dependent premiums, as long as enrollment is on time. Review the GAIP website and the Plan Book for specific policies, procedures, and coverage information. In addition, information regarding the cost of coverage can be found at www.uw.edu/admin/hr/benefits/insure/gaip/premiums.html

STUDENT HEALTH INSURANCE PLAN (SHIP) The following scenarios apply to both SHIP and SHIP Plus.

In the event you are enrolled in both GAIP and SHIP, your SHIP coverage will be waived in favor of your GAIP coverage (for you and your dependents).

If you purchased annual coverage under SHIP and you become eligible for GAIP during the plan year, you may be able to get a refund for SHIP premiums already paid by notifying the Benefits Office by the third Friday of the quarter. If you chose SHIP's annual option but later in the quarter decide to drop it because you receive GAIP coverage, a \$25 cancellation fee applies. If you are enrolled in GAIP, you may not re-enroll in SHIP during the same plan year. If you subsequently lose eligibility under GAIP, you can continue coverage under the GAIP using the "self-pay" option.

Please note that dual coverage is not allowed.

CONTACT INFORMATION LifeWise Assurance Company (LifeWise) is your contact for GAIP questions, including coverage, enrollment, premiums, claims, and billing. Phone LifeWise toll-free at:

1-800-971-1491 (voice)

1-800-842-5357 (TDD for hearing-impaired)

Plan information, including summaries, coverage periods, and Plan book, are posted at:

www.uw.edu/admin/hr/benefits/insure/gaip/

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www.uw.edu/admin/hr/benefits

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Note: This flyer contains a brief description of UW insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan document will govern. Plans may change or stop at any time. This is not an employment contract. For more details, visit www.uw.edu/admin/hr/benefits/

