

December 7, 2015

To: UW Graduate Students Eligible for the Graduate Appointee Insurance
From: UW Human Resources– Benefits
Subject: Graduate Appointee Insurance for Winter Quarter 2016

Welcome back to winter quarter and to the Graduate Appointee Insurance Program (GAIP), the UW's medical insurance program for academic student employees. To be eligible for this program, you must be employed in a GAIP-eligible appointment this winter quarter as an RA/TA, or you must have a stipend earning more than \$800 per month, or you must be receiving a Paid-Direct Fellowship paying at least \$800 a month.

To ensure that you and your eligible dependents have timely access to GAIP benefits for winter quarter, please note the following key dates:

Key Dates for GAIP Winter Quarter 2016

- **January 1** – Winter quarter GAIP coverage begins
- **January 31** – Dependent enrollment deadline
- **February 10** – 1st payroll deduction for dependent coverage
- **February 25** – 2nd payroll deduction for dependent coverage
- **March 10** – 3rd payroll deduction for dependent coverage
- **March 31** – Winter quarter GAIP coverage ends

LifeWise Assurance Company (LifeWise) is the plan administrator and insurer, providing claims, eligibility, and customer service for all appointees and their dependents. LifeWise's member portal site allows you and your dependents to view claims data and access benefit information; verify appointee and dependent eligibility; download temporary ID cards; utilize health tools for traveling abroad; access customer service representatives trained in GAIP benefits and eligibility requirements; and look up network providers, including contracted providers outside of Washington. Visit the LifeWise website at <http://student.lifewiseac.com/uw/gaip/>

For more details, see “Benefit Booklet & Summaries” at: <http://www.uw.edu/admin/hr/benefits/insure/gaip/forms.html>

While the list of network providers includes ALL LifeWise network providers, not just those affiliated with the UW, your best benefits will continue to apply for services received at Hall Health.

Eligible appointees will be *automatically* enrolled in GAIP “Appointee-Only” coverage. Enrollment in your insurance will be confirmed via a welcome letter and email from LifeWise, and include important instructions to access the Dependent Enrollment tool. You will not be able to pre-enroll dependents before you are enrolled with LifeWise and have received notification of your enrollment.

Changes to dependent coverage must be completed online at the LifeWise website (above). Changes in your dependent enrollment must be completed by January 31, 2016. If no changes are made, your coverage level status from the previous quarter (if applicable) will continue to be the same this quarter.

In addition, you should know that:

- Premiums for winter quarter 2016 dependent coverage will be deducted from three paychecks. Find details on the cost of coverage on the GAIP site: www.uw.edu/admin/hr/benefits/insure/gaip/premiums.html
- The University's contribution towards eligible appointee's dependent coverage premiums for the 2015-2016 plan year remains at 65 percent.
- For appointments/distributions entered into the UW payroll system on or before January 5, 2016, the coverage effective date will be January 1, 2016. Verify with your department's payroll coordinator that you have an eligible appointment. Retroactive appointments will not provide retroactive benefits.
- Find eligibility information on the GAIP site: www.uw.edu/admin/hr/benefits/insure/gaip/eligible.html
- Students losing eligibility for UW-paid GAIP coverage starting winter quarter will receive a continuation of coverage notice from LifeWise at their home address after mid-January. Please check Employee Self-Service at www.uw.edu/ess to ensure your home address on file is current so you will receive this without delay.
- For all questions relating to your GAIP coverage, LifeWise is your primary contact. Access the direct customer service line: 800-971-1491, Monday-Friday, 8 a.m. to 5 p.m. PST. Find additional contact information here at www.uw.edu/admin/hr/benefits/insure/gaip/contacts.html