

UNIVERSITY OF WASHINGTON – SEATTLE CAMPUS
STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN

When evaluating a graduate appointment offer from the University of Washington (UW), your health benefit is an important part of your total compensation package. Though your appointment is not eligible for the Graduate Appointee Insurance Plan (GAIP), as a UW student you may be eligible for the UW Accident and Sickness Insurance Plan. If you believe that your appointment should be GAIP-eligible, you should discuss this with your department immediately. Following is a summary of the eligibility rules under the Accident and Sickness Insurance Plan and plan highlights.

The Accident and Sickness Insurance Plan is a one-year term policy, underwritten by The MEGA Life and Health Insurance Company, which begins in autumn quarter. Students are encouraged to review the comprehensive brochure describing the benefit levels, limitations and exclusions. Copies are available online at <http://depts.washington.edu/ovpsa/insurance.html>, and at the Student Insurance Office, 468 Schmitz Hall (206-543-6202).

ELIGIBILITY:

Students and their dependents are eligible for the Accident and Sickness Insurance Plan if:

- The student is formally admitted as a matriculating student by the Graduate or Undergraduate Admissions Office, or the professional schools of Law, Medicine, Dentistry or Pharmacy;
- The student is registered as a matriculating student for classes through MyUW or the Office of the Registrar; and
- The student remains enrolled in classes through the first seven calendar days of instruction during the quarter in which you are enrolled for coverage.
- The student is not enrolled in programs administered by UW Educational Outreach and is not a student in a self-sustaining program (unless the program assesses the Services and Activities Fee).

Further details on eligibility limitations and plan information can be found in the Insurance Plan Brochure.

ENROLLMENT:

Students are responsible for enrolling themselves and their dependents and may select or reject the plan when they register for classes. They may also cancel the plan through the registration system (MyUW). **The deadline for selecting or canceling the plan is the 7th calendar day of the quarter in which it is purchased.** After the 7th calendar day of the quarter, students may neither enroll in nor cancel the plan.

STUDENTS new to the University should double-check their choices on MyUW since the enrollment procedures may be different from previous schools attended. It is very important for them to be sure their plan choices (or their indications that no insurance is desired) are correct since no enrollments in or cancellations of the plan will be allowed after the 7th calendar day of the quarter. Students may wish to double-check their insurance choices with their parents since some students may select the plan not realizing they are already covered by parents' insurance plans.

EFFECTIVE DATES:

Students may purchase the plan on an annual or quarterly basis. The annual plan runs from autumn through summer quarter and provides 4 quarters of coverage (autumn, winter, spring and summer quarters). If the annual plan is not selected during autumn quarter it can still be purchased in a

subsequent quarter, at which point it is pro-rated for the remainder of the academic year: the annual plan purchased at winter quarter is for 3 quarters of coverage (winter, spring and summer quarters); the annual plan purchased at spring quarter is for 2 quarters of coverage (spring and summer quarters); and the annual plan purchased at summer quarter is for 1 quarter of coverage (summer quarter only). **Students choosing to purchase quarterly insurance must be registered for the quarter for which the insurance is purchased (e.g., if you are not registered for summer quarter, you will not have insurance coverage during summer quarter unless you sign up for the annual plan during a previous quarter).**

WAIVING STUDENT INSURANCE IN FAVOR OF GAIP

If a student purchases the **annual** coverage and subsequently gets a GAIP-eligible appointment, the balance of the student insurance can be waived. **HOWEVER, once annual Student Insurance is waived, the student may NOT re-enroll in this plan until the following fall quarter.** Purchasing Student Insurance in **quarterly** increments, and waiving the current quarter's coverage, does NOT adversely affect the student's eligibility to purchase Student Insurance in a later quarter in the same academic year.

BENEFITS AND COST:

The plan provides Network Provider, Non-Network Provider, Vision and Dental benefits. Details of plan benefits and the premium structure are available in the Insurance Plan Brochure, available on-line at <http://depts.washington.edu/ovpsa/insurance.html>.

PAYMENT:

If students select the plan during pre-registration, the premium will be included on tuition statements sent after the quarter begins. If students select the plan after the quarter begins, they may not receive an adjusted bill, but can access their account balances on MyUW. The premium is due on the tuition-due date, the 3rd Friday of each quarter. Failure to pay the premium by that date will result in subsequent bills being sent and may result in the imposition of a late fee and a hold on the students' records. Financial aid will pay the insurance premium automatically in most cases, but students should check the conditions of their aid and whether it is sufficient to pay all required charges.

CANCELLATION:

Students may not cancel the insurance after the 7th calendar day of the quarter that it is purchased. If they do not cancel it by the 7th calendar day of the quarter, they will be considered enrolled in the plan and will be required to pay the premium. To cancel before the 7th calendar day of the quarter, students must cancel via MyUW or in-person at the Student Accounts Office; insurance cannot be cancelled by not paying the premium. Cancellation of coverage after the first 7 calendar days of the quarter will only occur in the event students join the military service on full-time active duty or their withdrawal from the University is dated within the first 7 calendar days of the quarter.

CONTACT INFORMATION:

For questions regarding a claim or benefits, contact:
UW/WPAS Claims Office
P.O. Box 34600
Seattle, WA 98124-1600
206-374-9439
866-535-8503