

Doctors, Hospitals, Bills, and other stuff we hope you won't need

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(with help from Luke McDowell)

Caveats

- Don't believe what any other students tell you...
 - ... it changes every year
- I tried my best but ...
 - it's very complex so ...
 - don't believe me too much either

Basics

- Probably not you: “**Student Accident and Sickness Insurance Plan**”
 - Undergrads mainly
 - Unsupported grad students?
 - International Students must sign up for this first, but will be cancelled later
- Probably you: “**Graduate Appointee Insurance Program**”
 - TA/RA/fellow – this is for you
 - If you’re not paid by the department – talk to Lindsay on what to do
 - **THIS TALK**
- **Coverage**
 - Starts October 1
 - Will cover you for summer if covered for other 3 quarters, even if not enrolled for summer
- For more details
 - <http://www.washington.edu/admin/hr/benefits/gaip/gaip.html>

Enrollment

- Step 1 : When registering for classes...
 - International Student – enroll in “**Student Accident and Sickness Insurance Plan**”
 - Otherwise – pick “No Insurance”

- Step 2: The real enrollment:

<http://www.washington.edu/admin/hr/benefits/gaip/gaip.html>

(also for general info)

Do this right away!

Technically have until October 31

But coverage only begins Oct 1 if you are entered in payroll by October 4 – not sure of impact, but just do this early.

Costs

- Quarterly charges:
 - Supported grad students – free
 - Dependents – dept pays half
 - **Must sign them up at enrollment**
 - **Costs:** <http://www.washington.edu/admin/hr/benefits/gaip/premiums.html>
 - **Will be deducted from paycheck later**

Per-Visit Costs

- Students
 - @ Hall Health – no deductible, pays 100% of most things up to \$1000/year
- Dependents
 - @Hall Health – same as “Network Provider” below
- Everyone
 - Network Providers (UW hospital, Children’s, others)
 - \$75 deductible/quarter, then pays 90%
 - Non-Network Providers
 - \$75 deductible/quarter, then pays 60%

Covered at Hall Health...

- Health Education
- Mental Health Clinic (up to 10 visits free, then 50%)
- Nutrition Services
- Pharmacy (insurance pays more here)
- Sports Medicine
- Travel and Immunization Clinic
- Urgent Medical Advice
- Wellness Resource Center
- Women's Clinic

Dental

- Bring your card
- Coverage pretty good, but you'll pay money if you have fillings.
 - \$25 deductible
 - Then pays 100% of cleanings, x-rays
 - Or 80% of fillings. Less for crowns, dentures...
 - Limited to “Usually & Customary” charges for Seattle
- A recommendation:
 - Wallingford Dental Arts
 - (206) 633-4007

Vision

- See plan details
- Covers yearly exam then EITHER
 - Frames every 2 years, lenses every 1 year
 - OR
 - Contact lenses every 1 year

But see plan details on maximums – easy to go over these

General Advice

- Never go for a “checkup”
 - Well you can, but insurance won’t pay
 - They will pay if you have some problem, though then the visit will focus on that
- Never pay a bill before insurance does their part
 - They will send you a statement when they pay; call them if haven’t paid after few months
- Make sure doctors have the right insurance info:
 - Bring the card (from packet or print out)
 - Dependents should be under your SS#
- Insurance can make mistakes – check on them!