

2005-2006 STUDENT HEALTH INSURANCE AND STUDENT HEALTH CENTER SERVICES ELIGIBILITY FREQUENTLY ASKED QUESTIONS FOR STUDENTS AND ADMINISTRATORS

I. THE 2005-2006 STUDENT HEALTH INSURANCE PROGRAM*

1. What University administrative unit has oversight of the student health insurance program?

The Vice President for Student Affairs oversees the student health insurance program. The Student Health Insurance Committee (“SHIC”), which consists of faculty, students, and staff, serves as an advisory body to the Vice President for Student Affairs. Each year, in consultation with the SHIC, the Vice President makes a recommendation to the University’s Executive Vice President and Chief Operating Officer regarding the benefit structure and premiums of the student health plan for the upcoming plan year. The University’s President has final authority with regard to the recommendation. The Department of Student Health works closely with the insurance provider that is selected in the administration of the student health plan.

2. What insurance provider underwrites the University of Virginia student health insurance plan?

The Chickering Group, an Aetna Company. The Chickering Group has more than 20 years of experience in student health insurance. Currently, Chickering employs more than 250 individuals focused on all aspects of student health insurance. They partner with approximately 125 colleges and universities on a fully-insured basis and are the largest student health administrator in the country. Chickering proudly points to the fact that it has retained 98% of college clients and 99% of students for 2004-2005 year and that it insures more than 300,000 students and dependents nationwide. Chickering members are provided access to preferred providers through the nationwide Aetna network.

3. How was Chickering selected? And when is the health insurance contract eligible again for bid?

Chickering was selected in 2001-2002 following an open and competitive Request for Proposal (RFP) process. The selection committee consisted of faculty, students, and administrators. Chickering was awarded a three-year contract, which expires on August 24, 2005, but has options for two one-year renewal periods, the first ending in August, 2006, and the second in August, 2007. Based upon the recommendation of the 2004-2005 SHIC, the University has elected to execute the first of its one-year renewal options with

* For information on the UVA Graduate Student Health Insurance Subsidy, please go to Section III, page 10 of this document.

Chickering. The 2005-2006 SHIC will decide whether to recommend execution of the second and final renewal option with Chickering or proceed with a competitive bid process for the 2006-2007 plan year.

4. Do all students at the University have to have health insurance coverage?

Yes, all students—undergraduate, graduate, and international—must have health insurance according to a resolution adopted by the University Board of Visitors in 1967 and reaffirmed in 1989. Failure to comply with the University’s health insurance requirements will result in an enrollment block on a student’s account. In addition, all non-United States citizens (i.e., international students) must have appropriate health coverage as a condition of their admittance to the United States pursuant to federal regulations that are monitored by the University’s International Studies Office.

5. How is insurance coverage checked?

Incoming students are required to supply information regarding their health insurance coverage as part of their Pre-Entrance Health Form. Returning students are on their honor to continue to comply with the University’s requirement that all students carry health insurance. The University has eliminated the web-based verification system that was in place for the 2004-2005 academic year.

6. What is the penalty for not having health insurance?

Registration will be blocked for subsequent semesters. In accordance with federal regulations, international students without appropriate insurance cannot enroll at all.

7. Must students enroll in The Chickering Group, the University’s student health insurance provider?

No. But all UVA students must have an active insurance policy by a licensed insurance carrier in order to enroll in and remain a registered student at the University of Virginia.

8. Do all student classifications at the University of Virginia have access to the Chickering health insurance program?

All resident full and part-time students who are carrying at least one semester hour and pay full or partial (approximately 57% of full fee) Student Activity Fees qualify to purchase the Chickering Plan. Any student with questions about eligibility should contact the Office of the Registrar regarding student status. Please note that non-resident students and students in the School of Continuing and Professional Studies are not eligible to buy the Chickering student plan.

9. What are the 2005-2006 annual premiums of the Chickering Health Insurance Coverage and what are the enrollment options?

There are **two enrollment options** this year due to the change in the 2005-2006 Academic Calendar. It is extremely important that students who choose to enroll in the Chickering Plan select the appropriate enrollment option in Chickering’s on-line or paper enrollment application. Only returning participants enrolled in the Chickering Insurance Plan through 8/24/05 are eligible for the returning participant option. New student participants who select this option will be in violation of the University’s mandatory health insurance policy since it will result in their not having health insurance when classes begin in the fall. Participants who select the newly enrolling participant option will be paying for ten days of coverage that they do not need. Returning students are covered under last year’s plan through the start of classes on 8/24/05.

Newly Enrolling Participant: The chart below shows the cost per year for the Annual Policy for a *newly enrolling participant* (not previously enrolled in the Chickering Plan for 2004-2005 Plan Year of 08/25/04 – 08/24/05) in the UVA Student Health Insurance Plan.

Student Health Insurance Program	Annual 08/15/05 – 8/14/06	Annual Payment Option 8/15/05- 8/14/06 2-Payments	Spring/Summer NEW STUDENTS ONLY 01/01/06- 08/14/06	Summer NEW STUDENTS ONLY 05/01/06- 08/14/06	Quarterly 08/15/05- 08/14/06
Student Only	\$1,817	\$929	\$1,212	\$605	Hardship Cases Only*
Spouse	\$2,740	\$1,390	\$1,826	\$914	\$685
Child	\$2,349	\$1,195	\$1,566	\$783	\$588
All Children	\$3,438	\$1,739	\$2,292	\$1,146	\$860

NOTES:

- Premium rates are cumulative e.g. student + spouse = \$4,557, student + child= \$4,166.
- See Section I, paragraphs 11 and 12, on page 5 of this document for information on the Hardship Payment Option.

Returning Participant: The chart below shows the cost per year for the Annual Policy for a *returning participant* (previously enrolled in the Chickering Plan for 2004-2005 Plan Year of 08/25/04 – 08/24/05) who is *re-enrolling* in the UVA Student Health Insurance Plan for the 2005/2006 Policy Year.

Student Health Insurance Program	Annual 08/25/05 – 8/14/06	Annual Payment Option 8/25/05- 8/14/06 2-Payments	Quarterly 08/25/05- 08/14/06
Student Only	\$1,768	\$904	Hardship Cases Only*
Spouse	\$2,665	\$1,353	\$666
Child	\$2,285	\$1,163	\$571
All Children	\$3,344	\$1,692	\$836

NOTES:

-Premium rates are cumulative e.g. student + spouse = \$4,433, student + child= \$4,053.
-See Section I, paragraphs 11 and 12, on page 5 of this document for information on the Hardship Payment Option.

Chickering has also worked with the University to offer special enrollment periods for students who are starting at the University at different times:

- **January 1-31, 2006:** Open enrollment: newly entering spring semester students may purchase a partial year plan including spring/summer coverage and pay the full spring/summer premium. Coverage will be effective January 1 through August 14, 2006.
- **Summer Session Enrollment:** Open enrollment: New students attending Summer Session may enroll for May, June, July, and August of the current plan year. Coverage will be effective from May 1 through either August 15 or 24, 2005.
- **Early Start:** Chickering will offer students whose programs have an official start date before August 15, 2005 the opportunity to purchase a policy with a small supplemental premium to cover the weeks before the regular start date in August.

	Early Arrival 08/18/05 – 8/24/05	Early Arrival 08/11/05- 08/24/05	Early Arrival 07/24/05- 08/24/05	Early Arrival 07/01/05- 08/24/05
Student Only	\$35	\$70	\$151	\$279
Spouse	\$53	\$105	\$228	\$422
Child	\$45	\$90	\$196	\$361
All Children	\$66	\$132	\$287	\$529

Option Continuation Coverage	3 Months	6 Months	9 Months
Student Only	\$814	\$1,342	\$1,672
Spouse	\$1,672	\$2,769	\$3,456
Child	\$1,435	\$2,377	\$2,966
All Children	\$2,092	\$3,470	\$4,330

10. Why have the premiums for Chickering health insurance increased for 2005-2006?

There are several notable contributors. First, based upon strong input from students, the plan remains very generous and comprehensive in its benefits. If the SHIC had recommended cutting benefits substantially, the premium increase for the coming year could have been reduced. The reality is that a comprehensive plan like ours is expensive. Second, for all insurance plans, premiums are experience-based, meaning that the dollars spent on claims in the current year drive the premiums for next year. If claims paid exceed premiums collected, then next year's premiums will increase. This has happened every year with the Chickering Plan at UVA. Finally, another major influence on premiums is inflation in the health care industry as a whole—which is in the neighborhood of 20% this year—a rate that far exceeds the cost of living index. Given all of these factors, the SHIC was relatively pleased that this year's premium has only increased 13.8%.

11. In addition to the premium increases, what are the changes in the health insurance plan for 2005-2006 and what will they mean to the individual enrollee?

There are several changes to the 2005-2006 plan that will have a positive impact on individual enrollees:

- The unpopular \$100 annual prescription deductible has been lowered to \$50
- A maximum family deductible of \$400 for medical costs has been implemented
- A semester payment option for student coverage has been implemented. Students who elect this option will pay a \$20 surcharge per semester.
- Quarterly payment plan is available for participating students who complete a Hardship Payment Option Form and submit it to the University's Department of Student Health for consideration. Interested applicants must visit Elson Student Health Center to obtain the appropriate Hardship Payment Option Form and Enrollment Application.

12. What is the payment schedule for the Chickering premiums?

There is no monthly payment option. Annual policy premiums for individual students may either be paid upfront or by semester (with a \$20 surcharge per semester). A

quarterly payment option is available for dependent premium payments at no additional charge. A quarterly payment plan is available for participating students who complete a Hardship Payment Option Form and submit it to the University's Department of Student Health for consideration. Interested applicants must visit Elson Student Health Center to obtain the appropriate Hardship Payment Option Form and Enrollment Application.

The Hardship Waiver Contact Person is Kenneth W. Tolley, the Director of Administration at the Elson Student Health Center. To contact Mr. Tolley with questions, e-mail him at kwt4g@virginia.edu.

13. If I have the UVA-sponsored Chickering Plan, do I need a Primary Care Physician (PCP)?

No. Chickering partners with Aetna's national PPO (Preferred Provider Organization) with more than 645,000 providers, pharmacies, and facilities, including the care providers at Student Health. Students insured by Chickering can minimize out-of-pocket cost by using Student Health where students will NOT be charged the \$20 visit co-payment; lab or radiological tests ordered by Student Health physicians and any services/supplies (except Pharmacy) provided at Student Health will be covered at 100%.

With other participating Aetna providers, a \$20 co-payment is customary for each visit; diagnostic services are covered at 80%. You may seek treatment from a non-preferred provider or facility at higher out-of-pocket costs.

14. As a student insured by the Chickering Plan, do I need to obtain a Student Health referral before seeing a specialist -- Dermatology or Orthopedics for example?

No. Referrals are not required with the Chickering Plan, but students are encouraged to come to Student Health for continuity of care.

15. Under the Chickering Plan am I covered for medical treatment while studying or traveling abroad?

Yes. If you are enrolled in the Chickering Plan no matter where you travel as a student, you are covered 24-hours, worldwide. You will receive an Assist America Identification Card, which makes you automatically eligible for additional travel services. For more information, see Chickering's website at <http://www.Chickering.com> and click on "Emergency Travel Assistance Services," or review your Student Health Chickering Insurance Plan booklet.

16. Does the Chickering Plan cover substance abuse and mental illness treatment?

Yes. If medically necessary, substance abuse and mental illness will be covered. Generally, the extent of coverage may depend on what type of treatment is provided on an inpatient or outpatient basis. Refer to your insurance brochure for specific details or

call the number on your student identification card. You may also call Student Health Counseling and Psychological Services (CAPS) at (434) 924-5556.

17. What is the easiest way to enroll in the Chickering Plan?

Student may enroll either on-line or by submitting a paper application.

A. On-line Enrollment:

To access this system, please follow these instructions:

<http://www.chickering.com>

Click-on “Find Your School”

Enter UVA Policy Number “812806”

Or, alternatively, follow this URL address:

<http://www.chickering.com/schools/uva>

B. Paper Application Enrollment:

Paper enrollment applications can be downloaded from the Chickering UVA customized website under “Policy Info” or upon request.

18. What is the UVA Chickering Policy Number?

The policy number is 812806.

19. Where can I obtain additional information about the Chickering Student Insurance Plan?

Chickering’s website is <http://www.chickering.com/> or call UVA’s Chickering Customer Services Department at 1-800-466-3027. You may also stop by the UVA Student Health Center and pick up information at either the Information Desk or with the Insurance Liaison and Referral Coordinator.

20. Are dental benefits available for 2005-2006? What are the costs?

Participating students who enroll in the health insurance plan may enroll in an insured dental program through Chickering at the annual costs shown below. The annual maximum benefit is \$750 per insured.

United Concordia Dental Program	Annual 9/1/05 – 8/31/06	Spring/Summer 1/01/06 – 8/31/06
Student Only	\$267	\$178
Single + One Adult	\$531	\$354
Single + One Child	\$462	\$308
Single + 2 or More Children	\$755	\$503
Single + Family	\$916	\$611

21. What deductibles, coinsurance, and exclusions are included in the dental plan?

The annual deductible is \$50 per enrollee. There is no coinsurance for Class I services (e.g., exams, x-rays, cleanings); basic restorative work is paid at 80% of allowable costs; and crowns, inlays, orthodontia, and prosthetics are excluded from coverage.

22. Contact Information

For Questions About:

- Insurance Benefits
- Enrollment
- Claims Processing

Please Contact:

Chickering Claims Administration, Inc.
1-800-466-3027

University of Virginia Student Health
Insurance Liaison and Referral Coordinator
(434) 243-2702

Billing Specialist
(434) 243-2794
www.virginia.edu/studenthealth

II. ELIGIBILITY FOR SERVICES AT THE UNIVERSITY'S STUDENT HEALTH CENTER

1. Who is eligible for services at the University Student Health Center?

All resident full and part-time students who are carrying at least one semester hour and pay full or partial (approximately 57% of full fee) Student Activity Fees are eligible to receive care at the Student Health Center.

2. Once I graduate from UVA, may I still come to Student Health for my healthcare?

No. Students who have graduated are not eligible for Student Health services. Graduating students must conclude their care within the week following graduation.

3. If I purchase the family Chickering Plan, can my dependents come to Student Health for services?

No, only registered students who pay the Student Activity Fee are eligible for services. For information regarding dependent coverage see the Student Health Insurance Plan booklet.

4. Do students enrolled in Summer Session have to pay a fee to obtain access to Student Health Center services?

Yes. If you are not enrolled in Summer Session, continuing students may receive services at Student Health by paying, out-of-pocket, the same fee as registered students pay with their summer tuition. Self-pay students may pay approximately \$37.00 per month for one, two, or three months (June, July, or August) depending upon their utilization. Students enrolled in Summer Session pay tuition and a comprehensive fee that covers their access to the Student Health Center. Paying the summer fee out-of-pocket is an option for students who are between semesters but not registered for Summer Session in order to allow them access to continuous care while staying in the area over the summer (e.g. for research or teaching responsibilities).

III. SPECIAL ISSUES PERTAINING TO THE UNIVERSITY OF VIRGINIA GRADUATE STUDENT HEALTH INSURANCE SUBSIDY PROGRAM

1. What University administrative unit has oversight of the graduate health insurance subsidy program?

Like last year, each individual school is responsible for organizing its own internal administrative networks for identifying eligible graduate students, answering questions, and managing the reconciliation of all applicable accounts. The Office of the Provost will continue to act as the administrative liaison among the individual schools, Student Health and the central administration.

2. How much is the 2005-2006 subsidy?

The subsidy covers the cost of Chickering's single-coverage health plan. The University will subsidize 100% of the single-coverage premium in 2005-2006, though in future years students may be required to pay up to 20% of the single-coverage premium.

3. What classes of graduate students are eligible for the subsidy?

For the purposes of this policy, a qualified graduate student is defined as follows:

- A graduate teaching assistant (GTA), graduate research assistant (GRA), or graduate administrative assistant (GAA) who earns at least \$5,000 over the course of the academic year; or
- A fellowship recipient (FR) who is awarded at least \$5,000 in fellowship funds over the course of the academic year.

Graduate students who are GTAs, GRAs, GAAs, or FRs who do not earn \$5,000 during the academic year DO NOT QUALIFY for the health insurance subsidy. Qualifying graduate students must have at least \$5,000 in support under one of the two definitions listed above.

4. What classes of graduate students are not eligible for the subsidy?

- Other Graduate Student Job Titles

Graduate students employed in other capacities by the University (e.g. as graduate wage assistant or as a work study employee) do not qualify for the graduate student health insurance subsidy even if their annual income exceeds the \$5,000 threshold.

- First-Professional Students

First-professional students in the Schools of Law and Medicine and the Darden School of Business, unless they qualify based on participation in one of the University's accredited joint-degree master's or doctoral programs, do not qualify for the graduate student health insurance subsidy.

- Post-doctoral Fellows

Post-doctoral fellows are not graduate students and do not qualify for the graduate student health insurance subsidy.

5. Who determines eligibility?

Eligibility is determined by each school or department. If you think you are eligible, please contact your department or one of the appropriate school-level contacts:

<u>School</u>	<u>Contact</u>	<u>E-mail</u>	<u>Phone</u>
Nursing	Marty Lovchuk	mvl2p@virginia.edu	982-3728
Commerce	Cindy Persinger	cdp6s@virginia.edu	924-8893
A&S	E.H. Booker	booker@virginia.edu	924-3919
SEAS	Tammy Ramsey	twr2c@virginia.edu	924-3897
Education	Megan Davis* Bob Pate	mcd9x@virginia.edu pate@virginia.edu	924-0774
Architecture	Elizabeth Fortune	ebf9q@virginia.edu	982-2306
SCPS	William Mowry	wmowry@virginia.edu	982-5248
Medicine	Janice Munson	jsm3c@virginia.edu	924-2217
Darden	Donna Collier* Amanda Mills	collierd@virginia.edu ahs4c@virginia.edu	924-4852 924-7739
Law	Martha Ballanger	studaff@law.virginia.edu	924-3737

*Primary Contact

6. May students enroll outside of an open enrollment period?

No. The exception is a qualifying event such as exceeding the age limit (aging off) for a dependent covered by a parent's plan. New family members (i.e., spouse, child) may be added when the qualifying event occurs.

7. May students enroll online?

Yes. Chickering offers online enrollment for both subsidy and non-subsidy enrollees for the annual coverage option. Chickering can accept a paper application for both subsidy and non-subsidy but for ease of administration and accuracy of information, student and dependent enrollment is best applied for online.

8. May dependents enroll in the Chickering Plan?

Yes. Graduate students who enroll with Chickering may acquire dependent coverage. All costs associated with dependent coverage will be paid out-of-pocket, either in-full or in quarterly installments.

9. If students select a plan other than the single-coverage plan, how are payments made to Chickering?

Graduate students who elect to enroll dependents may do so by simply indicating this when filling out their application for health insurance. Graduate students may pay the difference between the single-student premium and the cost of dependent coverage in either a one-time payment or in four quarterly payments.

10. If a student already has health insurance, can s/he collect the cash value of the health insurance subsidy from his or her academic department or from Chickering?

No. The graduate student health insurance subsidy is non-transferable and non-refundable. Unused subsidies cannot be refunded for their equivalent cash value.

11. Can a student apply the cash value of the subsidy toward another health insurance plan?

No. The subsidy is non-transferable.

12. Will students be required to claim the subsidy as taxable income?

The subsidy may be taxable income for fellowship recipients and will be reported on IRS Form W-2 at the end of the calendar year. TAs, RAs, and GAAs will not be required to claim the health insurance subsidy as taxable income.

13. What happens if a qualifying graduate student ceases to qualify for purposes of the graduate student health insurance subsidy during the academic year?

A student may "cease to qualify" for the graduate student health insurance subsidy for any number of reasons, among them:

- The student drops out of school during the course of the academic year;
- The student is not employed in the capacity that was anticipated at the start of the academic year (i.e., the student was expected to earn \$5,000 as a TA during the spring semester, but in actuality was not employed in that capacity); or
- Fellowship funds are not awarded because the student ceases to qualify for that fellowship.

If a student “ceases to qualify” after s/he has enrolled in the Chickering plan, there will be no refund of the payment to the University of Virginia. The University and Chickering will allow the student’s health insurance coverage to continue until it expires.