For Students and Administrators
Eligibility
Graduate Student Subsidy Program
UVA Top News Daily Press Release
UVA Reminder Flyer

I. THE 2004-05 STUDENT HEALTH INSURANCE PROGRAM*

1. What University administrative unit has oversight of the student health insurance program?
The Office of the Vice President for Student Affairs has ultimate oversight of the student health insurance program. Working in consultation with the Student Health Insurance Committee (SHIC), the main advisory body to the VP for Student Affairs, and the health insurance provider, the VP for Student Affairs makes all recommendations to the Executive Vice President regarding student health insurance premiums and provisions.

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 230 individuals focused on all aspects of student health insurance. They partner with approximately 110 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 96% of college clients and 99% of students for 2003-2004 year and that it insures more than 285,000 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 again up for bid?
Chickering was selected in 2001-02 following an open and competitive Request for Proposal (RFP) process. Chickering was chosen by a committee comprised of faculty, administrators, and students as well as at-large members of the student body. The University’s contract with Chickering is effective through August 24, 2005, with options for two one-year renewal periods, ending in August 2006 and August 2007.

* For information on the UVA Graduate Student Health Insurance Subsidy, please go to Section III, of this document.
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 regulations adopted by the University Board of Visitors. Failure to comply with the University’s health insurance regulation will result in an enrollment block on a student 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 and how will a student know if his/her coverage is sufficient?
For entering students, the information is part of their Pre-Entrance Health Form. Paper insurance verification forms may be printed from the web site and faxed or mailed as indicated on the form. For returning students, the University is establishing a website where students may verify their coverage by answering a set of questions about their health insurance. Students will be informed if their health insurance verification has not been submitted or is incomplete.

6. What is the penalty for not having health insurance?
Registration will be blocked for the spring semester. 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 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 2004-05 premiums of the Chickering Health Insurance Coverage?
$1,600 Student
$4,011 Student and Spouse
$6,077 Student, Spouse and one (1) child
$7,038 Student, Spouse and all children (2 or more)
10. Why have the premiums for Chickering health insurance increased dramatically for 2004-05?
There are several notable contributors. First, because of strong input from students, the plan remains very generous and comprehensive. 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. That is what happened this past 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.

11. In addition to the premium increases, what are the changes in the health insurance plan for 2004-05 and what will they mean to the individual enrollee?
In order to reduce the premium increases, the SHIC recommended some 2004-05 benefits modifications, including the following:
- Annual Deductible of $150
- Preferred Care Provider Copay $20
- 10% Coinsurance for Physician Office Visits
- Annual Prescription Deductible of $100
- No monthly premium payment option (see Section I, Question 13 below for more information).

12. When is the Chickering Plan enrollment period?
The annual plan is effective August 25, 2004 through August 24, 2005. Students may enroll in the Chickering Plan during the initial enrollment period of July 1-November 27, 2004. Students enrolling by November 27, 2004 will have retroactive coverage to August 25. For students attending the University in the fall semester, the plan is offered only on an annual basis and the full individual premium is required up-front.

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, 2005**: 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 24, 2005.
- **Summer Session Enrollment**: Open enrollment: New students attending Summer Session may enroll for June, July, and August of the current plan year. Coverage will be effective from May 1 through August 24, 2005.
- **Early Start**: Chickering will offer students whose programs have an official start date before August 25, 2005 the opportunity to purchase a policy with a small supplemental premium to cover the weeks before the regular start date in August.
13. What is the payment schedule for the Chickering premiums?
The SHIC accepted Chickering’s recommendation to cancel the previous (2003-04) monthly payment option because some enrollees abused the process, costing the plan a substantial amount of money. Canceling this option is saving 2004-05 policy holders 5%. Therefore, policy premiums for individual students ($1,600) must now be paid up-front. A quarterly payment option is available for dependent premium payments at no additional charge.

14. 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 410,000 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 $20 visit co-payment; lab or radiologic 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.

15. 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.

16. 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 make you automatically eligible for additional traveling 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.

17. 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.
18. What is the easiest way to enroll in the Chickering Plan?
Chickering and UVA have established an on-line system where students can enroll themselves and/or dependents and pay the associated premium. Students who are insured under another health insurance plan and wish to submit that coverage as a waiver of the Chickering insurance will also be able to use an on-line waiver system. Both the enrollment system and waiver system are available at the Chickering website. To access one or both of these, please follow these instructions:

http://www.chickering.com
  Click-on “Student Connection”
  Click-on “Find Your School”
  Enter UVA Policy Number “812806”

Or, alternatively, follow this URL address:

http://www.chickering.com/stu_conn/schoolInfo.asp?group_no=812806

Paper enrollment and waiver applications are available upon request.

19. What is the UVA Chickering Policy Number?
The policy number is 812806.

20. 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 the Insurance and Referral Coordinator.

21. Are dental benefits available for 2004-05 and at what 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.
### PARTICIPANT CATEGORY and Costs (8/25/04 to 8/24/05)

<table>
<thead>
<tr>
<th>PARTICIPANT CATEGORY</th>
<th>Annual Cost</th>
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<tbody>
<tr>
<td>Participating Student Only</td>
<td>$219</td>
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<tr>
<td>Participating Student and Child</td>
<td>$436</td>
</tr>
<tr>
<td>Participating Student and Spouse</td>
<td>$380</td>
</tr>
<tr>
<td>Participating Student and Children</td>
<td>$620</td>
</tr>
<tr>
<td>Participating Student and Family</td>
<td>$753</td>
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</table>

22. **What deductibles, coinsurance, and exclusions pertain to 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.
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 re: 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 $33.00 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 2004-05 subsidy?
The subsidy is $1,600 and covers the cost of Chickering’s single-coverage health plan. The University will subsidize 100% of the single-coverage premium in 2004-2005, 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:

<table>
<thead>
<tr>
<th>School</th>
<th>Contact</th>
<th>E-mail</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursing</td>
<td>Marty Lovchuk</td>
<td><a href="mailto:mvl2p@virginia.edu">mvl2p@virginia.edu</a></td>
<td>982-3728</td>
</tr>
<tr>
<td>Commerce</td>
<td>Cindy Persinger</td>
<td><a href="mailto:cdp6s@virginia.edu">cdp6s@virginia.edu</a></td>
<td>924-8893</td>
</tr>
<tr>
<td>A&amp;S</td>
<td>E.H. Booker</td>
<td><a href="mailto:booker@virginia.edu">booker@virginia.edu</a></td>
<td>924-3919</td>
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<tr>
<td>SEAS</td>
<td>Tammy Ramsey</td>
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<td>924-3897</td>
</tr>
<tr>
<td>Education</td>
<td>Bob Pate</td>
<td><a href="mailto:pate@virginia.edu">pate@virginia.edu</a></td>
<td>924-0774</td>
</tr>
<tr>
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<td>Elizabeth Fortune</td>
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<td>982-2306</td>
</tr>
<tr>
<td>SCPS</td>
<td>William Mowry</td>
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<td>982-5248</td>
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<td>Medicine</td>
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<td>924-2217</td>
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<tr>
<td>Darden</td>
<td>Donna Collier</td>
<td><a href="mailto:collier@virginia.edu">collier@virginia.edu</a></td>
<td>924-4852</td>
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<tr>
<td></td>
<td>Amanda Mills</td>
<td><a href="mailto:ahs4c@virginia.edu">ahs4c@virginia.edu</a></td>
<td>924-7739</td>
</tr>
<tr>
<td>Law</td>
<td>Beverly Harmon</td>
<td><a href="mailto:bh8m@virginia.edu">bh8m@virginia.edu</a></td>
<td>924-3737</td>
</tr>
</tbody>
</table>

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 $1,600 subsidy 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.