

GATORGRADCARE FAQ PAGE

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Questions About Eligibility

Who is eligible for GatorGradCare?

University of Florida graduate students on an appointment as a graduate assistant, teaching assistant, or research assistant may participate in the GatorGradCare Health Plan **beginning January 2007**. To be eligible, University of Florida graduate students must be enrolled in a graduate degree program, on an appointment through University of Florida, appropriately registered and appointed 0.25 FTE (full-time equivalent) or greater for a particular semester.

University of Florida graduate students on a Pre-doc Fellowship appointment and appropriately registered, are also eligible to participate. There is no FTE requirement for graduate students on a Pre-doc Fellowship appointment. Criteria for appropriate registration can be found in the Registration Requirements section of the Graduate Catalog.

In order to ensure that graduate assistants or pre-doc fellows meet the above eligibility criteria, departments must ensure the following:

- a. The TA, RA, or Pre-doc Fellow appointment must occur via the Letter of Appointment (LOA) process in PeopleSoft.
- b. The student receives a stipend as a bi-weekly paycheck from the appropriate UF account.
- c. The student receives a tuition waiver from the appropriate UF account.
- d. Health insurance premium is paid from the appropriate UF account.

How can I get insurance if I am not eligible for GatorGradCare?

Students who are not eligible for GatorGradCare may obtain student insurance through the Scarborough Company Insurance at (352) 377-2002. Students may also obtain information through their website at www.scarins.com.

Can I request an extension of benefits, although I am no longer eligible for GatorGradCare?

There is no extension of benefits, or COBRA, available for students who no longer meet eligibility requirements. Students who are no longer eligible for GatorGradCare are encouraged to contact the Scarborough Company Insurance at (352) 377-2002 for information on additional health insurance.

How do I withdraw my enrollment from the GatorGradCare program?

Please contact the Graduate Student Benefits Office at (352) 392-0003 or via email at gabenefits@admin.ufl.edu to receive assistance on withdrawing enrollment from GatorGradCare.

Questions About Enrollment

How do I enroll in GatorGradCare?

Eligible students may enroll by going to www.gatorgradcare.com and filling out an online application during the enrollment period.

When can I enroll for GatorGradCare?

Students must enroll in GatorGradCare during the enrollment period. The enrollment period ends on September 14th for the fall and January 30th for the spring.

Can I enroll in GatorGradCare after the enrollment period has ended?

Students will not be able to enroll in GatorGradCare after the enrollment period has passed.

Can I enroll a dependent in the GatorGradCare program?

Dependents can be enrolled in GatorGradCare as long as the Insured Student is enrolled. Eligible dependents are the spouse or domestic partner and their children 25 years of age who are not self-supporting.

I enrolled in GatorGradCare last year and was confirmed eligible. Will I be automatically reenrolled this year?

Students are not automatically reenrolled in GatorGradCare after their coverage term has ended. If you are in need of GatorGradCare for an additional semester or year, you must go to www.gatorgradcare.com and reenroll online during the enrollment period.

How can I enroll my newborn child into GatorGradCare after the enrollment period has passed?

A child can be added to an existing plan by contacting the Graduate Student Benefits Office at (352) 392-0003 or gabenefits@admin.ufl.edu and providing pertinent information about the child (name, sex, and date of birth) within 30 days of the birth. The premium will be prorated based on the child's date of birth.

I am no longer at the address that I provided when I completed my application. What should I do?

If you change your mailing address, contact the Graduate Student Benefits Office at (352) 392-0003 or at gabenefits@admin.ufl.edu to ensure future mailings are delivered.

When will I get my Insurance Card?

Insurance Cards will be sent to students after their eligibility has been confirmed (at some point after Drop/Add).

Where can I view Certificate of Coverage Receipts, request duplicate ID cards, and check up on my claims status?

Students can obtain such information by creating an account at www.uhcsr.com by selecting “Create an Account” in the College Student Login box. Students will then enter their member ID number or email address, date of birth, first name and last name to access account information. Please note that ID cards and coverage information will not be available until after eligibility has been confirmed (at some point after Drop/Add).

Questions about Benefits

Who pays the premium for the GatorGradCare program?

The premium of all eligible students will be paid by the University of Florida or supporting grant/auxiliary funds. The premium for any dependents is the student’s responsibility.

Will the University pay for my spouse or child(ren)’s premium as well?

The premium for the dependent will not be paid by the University. Students who desire coverage for their spouse or child(ren) are responsible for the dependents’ premium. The premiums for dependents of Graduate Assistants will be taken through payroll deduction. Pre-Doc Fellows who wish to cover their dependents must pay the premium in full by check or credit card. The premiums for dependents for the 2007-2008 Academic Year are as follows:

	Annual	Fall	Fall/Spring
Spouse/Partner:	\$3473	\$1304	\$2598
Each Child:	\$1561	\$586	\$1168
All Children:	\$3122	\$1172	\$2335

How are benefits paid?

- **At Student Health Care Center:** GGC pays 80% of what is billed; insured pays 20%. Deductible and pre-existing conditions waived.
- **At Shands hospitals/physicians:** GGC pays 90% after insured meets deductible. Charges are at a discounted rate: 50% discount for physicians expenses and 25% discount for hospital expenses
- **United HealthCare providers:** Nationwide coverage; GGC pays 80% after insured meets deductible. Charges are still discounted, but not as much as with Shands providers.

- **Out of network:** GGC pays 60% after insured meets deductible. Charges are not at a discounted rate.
- **Health Screen Exam Benefit:** \$100 benefit for physical exams, gynecological exams, routine eye tests, tests associated with routine exams, and prostate tests (males aged 50 years and over).

What are the deductibles and copays under GatorGradCare?

The deductibles are as follows:

- \$250 for inpatient – per overnight stay in hospital
- \$350 for outpatient – per policy year (labs, x-rays, tests, etc.)

The copays are as follows:

- \$15 – physicians visits
- \$25 – specialists
- \$50 – emergency room (waived if admitted)

The Prescription Drug Copays (Dispensed at the Student Health Care Center) are as follows:

- \$10 – for generic
- \$25 – for brand name
- \$40 – for non-preferred

The Prescription Drug Copays (Dispensed at Medco Pharmacies/Limited to a 31 day supply) are as follows:

- \$20 – for generic
- \$30 – for brand name
- \$50 – for non-preferred
- Mail Order – 90 day supply with a 2 ½ month copay

\$2,000 Prescription Drug Maximum Per Policy Year

What is a Pre-Existing Condition?

A pre-existing condition is any condition that you have sought medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received within the 12 months immediately prior to your effective date under GatorGradCare. In order for the Pre-Existing condition to be waived, you must show proof of coverage for a consecutive 12 months prior to the coverage effective date of GatorGradCare.

If the previous provider was not Scarborough Company Insurance, a Certificate of Credible Coverage (proof of coverage for previous 12 months prior to the effective date of GatorGradCare coverage) will need to be submitted to Student Resources in order to waive a pre-existing condition. The Certificate of Credible Coverage can be faxed to (469) 229-5662 once you have been confirmed eligible.

Questions About Coverage

What are the effective and termination dates for GatorGradCare for the 2007-2008 school year?

The coverage dates are as follows:

Fall	8/16/2007-12/31/2007
Fall/Spring	8/16/2007-5/15/2008
Spring	01/01/2008-05/15/2008
Spring/Summer	01/01/2008-08/15/2008
Summer	05/16/2008-8/15/2008

When is my health insurance coverage effective?

As long as you enrolled during the enrollment period, your coverage is effective on the first date of the coverage period as long as you meet the eligibility requirements.

I am currently insured with GatorGradCare. Where can I go to obtain medical treatment?

Graduate Assistants and Fellows participating in GatorGradCare who are within 35 miles of Gainesville are required to visit the Student Health Care Center first for outpatient services treatment. A referral is required to seek outpatient services outside the Student Health Care Center.

Spouses and children who are covered under GatorGradCare **do not** need to obtain a referral from the Student Health Care Center.

I need to go to the doctor, but I am currently away from Gainesville. What should I do?

Students who are more than 35 miles away from campus do not need a referral to see a network provider. Please go to www.shands.org to find a Shands network provider or <https://www.geoaccess.com/uhc/po/Default.asp> to find a United HealthCare network provider in your respective areas. Students are also encouraged to call the provider and ensure that they are still in the Shands network or United HealthCare network prior to setting an appointment.

Students are not required to get a referral from the Student Health Care Center under the following conditions:

- 1) Medical Emergency. **The student must return to the Student Health Care Center for necessary follow-up care.**
- 2) When the Student Health Care Center is closed. **The student must return to the Student Health Care Center for necessary follow-up care.**
- 3) When service is rendered at another facility during break or vacation periods. **The student must return to the Student Health Care Center for necessary follow-up care.**
- 4) Medical care received when the student is more than 35 miles from campus. **The student must return to the Student Health Care Center for necessary follow-up care.**

- 5) Medical care obtained when a student is no longer able to use the Student Health Care Center due to a change in student status.
- 6) Maternity.
- 7) Psychotherapy.

I am an International student. I have registered for GatorGradCare but still have an insurance hold on my record. What should I do?

International Students who have an insurance hold on their records should forward the confirmation email that they received from Webmaster@uhcsr.com to the International Center at Insurance@ufic.ufl.edu. If you are unable to locate this email, please contact the Graduate Student Benefits Office at (352) 392-0003 or gabenefits@admin.ufl.edu and we will have another confirmation email sent to you.

I am/My spouse is currently pregnant and conceived prior to enrolling in GatorGradCare. Will the maternity and delivery be covered?

Students who conceive while covered by GatorGradCare are covered by the program. However, students who conceive prior to enrolling in GatorGradCare must provide proof of continuous coverage with a comparable plan for at least 12 consecutive months prior to the effective date of coverage. Proof of continuous coverage can be obtained by contacting your previous insurance provider and asking for a Certificate of Credible Coverage. This document should include the names of the insureds covered under the policy as well as coverage effective and termination dates.

If a student or a student's spouse is pregnant and the conception occurred while covered under a student insurance policy (through UF or another school, etc.) prior to GatorGradCare, then that prior student insurance policy would include the extension of benefits for the pregnancy that is required by Florida Insurance Code 627.667.

If a student or a student's spouse is already pregnant prior to the effective date of GatorGradCare coverage, and there was no previous coverage for a consecutive 12 months prior to the effective date of GatorGradCare coverage, then the maternity and delivery will not be covered by GatorGradCare.

If you need to submit a Certificate of Credible Coverage to the insurance company, you can fax the documentation to (469) 229-5662 once you have been confirmed eligible for GatorGradCare for the semester that you have submitted an enrollment.

Does GatorGradCare offer coverage for students who are Studying Abroad?

If you are a student insured with GatorGradCare, you and your insured spouse and minor child(ren) are eligible for Scholastic Emergency Services (SES). The requirements to receive these services are as follows:

- International Students, insured spouse, and insured minor child(ren): You are eligible to receive SES worldwide, except in your home country.
- Domestic Students, insured spouse, and insured minor child(ren): You are eligible to receive SES when 100 miles or more away from your campus

address and 100 miles away or more from your permanent home address or while participating in a Study Abroad Program.

- SES includes Emergency Medical Evaluation and Return of Mortal Remains that meet the U.S. State Department requirements. The Emergency Medical Evacuation services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All SES services must be arranged and provided by SES, any services by SES will not be considered for payment
- To access services place call:
 - (877) 488-9833 Toll-free within the United States
 - (609) 452-8570 Collect outside the United States
 - Services are also accessible via e-mail at medservices@assistamerica.com

*This information can be found on pages 18 and 19 in the GatorGradCare Brochure.

Questions about Medical Services

I have obtained a referral from the Student Health Care Center to see an outside specialist. Where can I lookup the United HealthCare Network Providers?

After you have obtained a referral from the Student Health Care Center, you can find a network provider at www.shands.org for Shands network providers or <https://www.geoaccess.com/uhc/po/Default.asp> for United HealthCare network providers. If possible, students are advised to go to a Shands network provider once a referral is received from the Student Health Care Center. Students are also encouraged to call the provider and ensure that they are still in the Shands or United HealthCare network prior to setting an appointment.

How can I transfer a prescription from my current pharmacy to the Student Health Care Center Pharmacy?

Advise a Student Health Care Center pharmacist where your prescription is currently being filled. The Student Health Care Center pharmacist will then call your previous pharmacy and get the prescription transferred.

Contact Information

Who should I contact with questions about GatorGradCare?

For questions about coverage information, contact United HealthCare Student Resources at 1-800-996-4698.

Who should I contact about eligibility and enrollment information?

For questions about eligibility and enrollment into GatorGradCare contact Julie Neubig at the Graduate Assistant Benefits Office at 352-392-0003 or gabenefits@admin.ufl.edu.

What is the Student Health Care Center phone number?

The Student Health Care Center phone number is 352-392-1161. Contact the Student Health Care Center first for medical services.

What is the Student Health Care Center Pharmacy phone number?

The Student Health Care Center Pharmacy phone number is 352-392-1760.

What is Scarborough Company Insurance (local agent for GatorGradCare) phone number?

The phone number for the GatorGradCare local agency is 352-377-2002.