

# Frequently Asked Questions

## How will my enrollment be handled as a Graduate Assistant/Associate?

- Enrollment is automatic, and there is no cost to you, but you must maintain at least a 25% appointment
- Because we enroll more than 3000 students, it can take several weeks for Student Health to get you active in the system; **you MUST be active in payroll before we can enroll you in the insurance program**
- Your effective date is the first day of the month in which you begin work; your end date is the last day of the month in which you work
- You may purchase insurance for any part of the year during which your department won't cover the cost
- All international students are automatically charged for the insurance; charges are added to your MyUTK account. To have this charge removed, complete a waiver form available through Student Health

## What if I need to fill a prescription or see a doctor before I am confirmed?

- You may have to pay for your prescription or doctor's visit, wait for insurance confirmation and then send your receipt along with a claim form to the insurance company for reimbursement.

## Who is eligible for the student plan?

- Degree-seeking students enrolled in a minimum of six undergraduate hours or three graduate hours
- Students participating in a co-op program or practice teaching program
- ALL international students are automatically enrolled

## What if you are no longer eligible for the student plan?

- Students who have previously been enrolled in the student health insurance plan may be eligible to enroll in a continuation plan.
- Contact the insurance company directly to advise them of your graduation (or ineligibility) date to see what plan is available.

## Do I have to verify my enrollment in the insurance each year?

- Each Fall (August 1), the insurance plan renews with a new policy contract.
- Since your enrollment as a GA/GRA/GTA is automatic, you don't necessarily need to verify enrollment, but you might want to contact Student Health to see if there will be any changes for next policy year.
- Premiums, benefits, claims addresses, ID numbers, and contact information may change with each renewal.

## Will I receive new health or dental ID cards this year?

- **NOT IN THE MAIL!!** After you are active in the insurance system you will need to visit [www.uhcsr.com](http://www.uhcsr.com) and create an online account using your SR ID number, UT Student ID number or UT email address.
- If your address changes, please make sure you correct it in the UT payroll system – your department secretary can handle that for you.

## Do I need to get a referral to see a Provider that is not located at Student Health?

- While referrals to outside Providers are not required, obtaining one through the Student Health Center will help to **reduce your out of pocket expense**. To obtain your initial referral, you must first schedule an appointment at the Student Health Center. All referrals to consultants or other outside providers expire on July 31 each year and **MUST** be renewed after August 1.
- If you are updating an existing referral initially made by a Student Health Center provider, then an office visit may not be required. Contact your provider's Nurse by phone to update an existing referral. An updated referral must be (1) initiated by the same Student Health provider, (2) scheduled with the same consultant or other outside provider, and (3) made for the same reason as the initial referral. If any of these three criteria do not apply, it is otherwise considered a new, initial referral and a Health Center visit must be scheduled if you wish to reduce your out of pocket expense.

### **What information can I access online?**

- Once your enrollment is processed and your coverage is active in the insurance system, you should be able to create an online profile in that system to access the following:
- Review claim status, correspondence and Explanations of Benefits (EOBs)
- Print your ID card or request a replacement ID card
- Locate a network provider
- Enter accident details online
- Enter additional insurance information online

### **How soon can I use my health insurance or prescription card after enrolling?**

- Once you are ACTIVE in the insurance system, you should be able to use your insurance immediately.
- If you need to use your insurance BEFORE processing is complete, keep your medical bills or prescription receipts. These can be reprocessed once you are in the system or submitted to the insurance company along with a claim form.

### **Does the plan have a pre-existing condition clause?**

- No

### **Can I add my dependents to my health insurance plan?**

- Yes. You may enroll dependents during the open enrollment periods
- Students must be enrolled for the same coverage dates; if your coverage is terminated for any reason, the dependent's coverage will end at the same time
- International students must enroll dependents within 30 days of the dependents arrival in the U.S.

### **Can I add the optional dental coverage at any time?**

- Dental coverage can be purchased on an annual basis during the fall open enrollment period. Coverage can be purchased along with the student health insurance or separately. The coverage is available to dependents as long as the student is enrolled in the dental plan.

### **I've received requests for info from the insurance company. What do I need to do?**

- After receiving a claim, the insurance company will often request information from you such as accident details, inquiries into other insurance that you or a family member may have or had previously, or proof of your status as a student.
- Claims can be delayed or initially denied if requested information is not received.
- You will need to contact **the insurance company** to see what action is required.

### **I am currently insured through a private plan (spouse, parents, self); which insurance is primary?**

- If you are insured through a spouse or parent, you will need to contact BOTH insurance carriers to determine which will pay PRIMARY and which will pay SECONDARY. Commonly referred to as "Coordination of Benefits," this can vary from company to company. Please contact your insurance providers for clarification.

### **For International Students with GA/GTA/GRA Appointments:**

- International students are required by the University of Tennessee to carry health insurance for the period in which they are enrolled in school.
- Charges for this insurance are automatically added to your MyUTK account, and you must come by Student Health Services to fill out a fee waiver form to have the health insurance charges removed from your account while you are employed as a GA/GTA/GRA.
- Students whose assistantships are ending before they graduate should contact Student Health Services since you will be automatically be re-enrolled as an international student and will be responsible for the charges associated with that insurance.
- Dependent coverage must be purchased by September 20 for the Annual and Fall terms, and by January 31 for the Spring/Summer term OR within 30 days of dependent arrival in the U.S.