

CONGRATULATIONS ON YOUR APPOINTMENT TO THE UT GRADUATE PROGRAM

The University of Tennessee provides - at **NO** cost to you - health insurance for Graduate Assistants/Associates and Graduate Teaching/Research Assistants/Associates. You will see this listed on your paystub, but it is only shown as a benefit.

Student Health Website: http://studenthealth.utk.edu/insrec_studentinsurance.php

➤ **ENROLLMENT PROCESS**

- NEW STUDENTS: enrollment can take 4-6 weeks; you **MUST** be active in the UT payroll system
- CONTINUING STUDENTS: contact your department to see if your info was sent to Student Health for re-enrollment
- Effective date will be the first day of the month in which you become employed
- Termination date will be the last day of the month in which your position is terminated
- **Do not** contact the insurance company regarding enrollment dates - they receive this information from Student Health
- If you have a medical emergency before your enrollment is completed, please contact Student Health (in a “worst case scenario,” you may be required to pay for medical expenses but will be reimbursed once your insurance is active)
- If you have any significant personal changes (name, address, phone, etc) make sure you notify us as well as your department
- If you have another insurance, be sure to call both insurance companies prior to use to determine which will be primary; a coordination of benefits may be required

➤ **INSURANCE INFORMATION** (visit www.studenthealthprograms.com)

- Under this plan, the medical providers at Student Health are considered your Primary Care Physicians (PCP)
- At Student Health, insurance pays 100% for nearly all medical services
- Outside Student Health, co-pays, deductible and co-insurance apply
- The UT Medical Center offers student discounts, but you will be billed for some services (present your Student ID)
- Referrals are necessary for the BEST financial benefits and ALL referrals expire July 31 each year
- Neither dental nor vision benefits are included (except for minor dependents)
- Discounts available for dental and vision services: visit www.sr.unitedhealthallies.com (referrals are not necessary)
- An optional PREVENTIVE dental plan is available; visit www.studenthealthprograms.com
- Mid-Year enrollment (due to a life changing event) is possible; contact The Hildreth Agency for details (865) 691-4652
- Enroll dependents during the open enrollment periods (newborns must be enrolled within 30 days of birth)

➤ **PROGRAMS AND SERVICES FEE** (visit <https://onestop.utk.edu/your-money/tuition-fees/>)

- All students pay a “per semester” fee for access to the Student Health Center (this fee is **unrelated** to insurance)
- For students enrolled in 9+ hours, the fee is automatically added to your account; for students enrolled in <9 hours, the fee will need to be added to your MyUTK account (complete a form at the Student Health Center); for students enrolled in ≤ 2 hours, the fee will need to be paid at the Student Health Center
- Payment of this fee also ensures that the UT Medical Center will offer student pricing (must be paid PRIOR to services)

➤ **INTERNATIONAL STUDENTS**

- Enrollment in the insurance program is automatic and mandatory
- Effective dates: **Fall:** Aug 1 – Dec 31 ● **Spring/Summer:** Jan 1 – Jul 31 ● **Summer:** May 1 – July 31
- If your appointment ends before a semester is completed, your department may no longer pay for insurance; appropriate charges will be added to your MyUTK account – you will pay for months not covered by the department
- You are required to complete an Insurance Waiver each semester; this allows us to remove the insurance charge from your MyUTK account (we cannot remove the Programs and Services Student Health Fee – this is a different charge)
- Dependents must be enrolled within 30 days of their arrival into the United States; documentation is required

➤ **ADDITIONAL INFORMATION**

- Claims Issues: contact The Hildreth Agency (865) 691-4652; Student Health Services cannot help with claims
- Enrollment Issues: contact Student Health
- Use your legal name at Student Health and the UT Medical Center (we enroll you under the name you send to payroll)
- Please include your Student ID number in all correspondence with Student Health
- You must be degree seeking and enrolled in at least 3 graduate (or 6 undergraduate hours)
- For help obtaining ID cards or accessing the website, please contact UHCSR at 1-800-767-0700; you will not be able to print a card until the entire enrollment process is complete – REMEMBER this process can take 4-6 weeks!!
- Be pro-active! Read through your benefits information; contact Student Health or The Hildreth Agency if you have questions