

Graduate Appointee Insurance Program (GAIP)

Presenters

2022

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AGENDA

- Eligibility for GAIP Coverage
- Enrollment
- Get to know LifeWise
- Health plan basics
- Benefits – *Medical/ Dental/ Vision/Rx*
- Member Experience
- Coordination between International Student Health Insurance Plan (ISHIP) & GAIP
- Student Responsibilities and Resources



TYPICAL GAIP ELIGIBLE JOB TITLES

- > Teaching Associate (or Assistant)
- > Research Associate (or Assistant)
- > Staff Associate (or Assistant)
- > Stipend Grad Fellow or Trainee
- > A list of eligible job titles can be found at:

<https://hr.uw.edu/benefits/insurance/health/graduate-appointees/gaip-information-departments/>



ELIGIBILITY FOR GAIP

Graduate Appointee

- > Hold an eligible appointment of at least 50% FTE, and
- > Are paid for at least five of the six pay periods for the quarter*, and
- > Are enrolled in at least 10 credits in UW Graduate School for the quarter*

*** Summer quarter has different requirements**

ELIGIBILITY FOR GAIP

Fellows & Trainees w/ Stipends

- > Fellow or Trainee with an eligible appointment paying at least \$800/ month, and
- > Are paid for at least five of the six pay periods for the quarter*, and
- > Are enrolled in at least 10 credits in UW Graduate School for the quarter*

*** Summer quarter has different requirements**

ELIGIBILITY FOR GAIP

Outside funding

- > Self-pay - if your funding is paid directly to you and NOT administered through UW payroll, and:
 - your funding is at least \$800 per month for at least one quarter, and
 - you are registered for at least 10 credits in UW Graduate School the same quarter
- > Your department must request eligibility by notifying the UW Benefits Office.
 - Upon confirmation, UW Benefits Office to notify LifeWise to direct bill student

ENROLLMENT AND COVERAGE



GAIP-eligible academic student employees (ASEs) including appointees and Fellows & Trainees w/Stipends qualifying for UW-Paid Student-Only coverage are automatically enrolled for Student-Only GAIP coverage each quarter. Look for LifeWise confirmation email.



Dependent Coverage - ALL appointees must re-enroll their dependents online every Fall quarter and/or after a break in UW-paid GAIP coverage.

Dependent coverage continues for remainder of plan year unless student makes a change during quarterly enrollment window

ENROLLMENT AND COVERAGE

GAIP Notices for each quarter are sent via email and a quarterly letter posted on the web:

<https://hr.uw.edu/benefits/insurance/health/graduate-appointees/gaip-archived-letters-and-notices/>

Quarterly coverage periods and important dates:

QUARTER	COVERAGE PERIODS	ONLINE ENROLLMENT DEADLINE
AUTUMN	Oct 1 – Dec 31	October 31
WINTER	Jan 1 – Mar 31	January 31
SPRING	Apr 1 – June 30	April 30
SUMMER	July 1 – Sept 30	June 30 or early July

ELIGIBLE DEPENDENTS*

- > **Spouse or Qualified Domestic Partner (QDP)**
 - > Requires copy of certificate of Marriage or state registered domestic partnership.
Note in case of QDP, student or partner must be at least age 62
 - > (QDP) Tax Status Form - Federal tax implications for any employee with DP unless IRC 152 eligible
- > **Dependent Children (under age 26)**
 - > Requires submission of birth/adoption documentation.

* *Defined in Plan Book*



ENROLLMENT MID-QUARTER

- > **Special Enrollment (life events)**
 - Newborn or adoption effective date of birth/placement (within 60 days)
 - New spouse or Dependent Partner (DP) date of event (within 31 days)

- > **Complete an enrollment form and return it to LifeWise. The form is available at:**

<https://student.lifewiseac.com/uw/gaip/>



PREMIUMS*

Plan Year (October 1 through Sept 30)

* See UW GAIP Website for this year’s rates. Rates filed and subject to change

Coverage Classification	Monthly Premium
If eligible through UW employment - Student Only - If enrolling Dependents	100% Paid by UW 65% of dependent cost Paid by UW *
Self-Pay	100% Paid by Student *
Continuation of Coverage (COBRA)	100% Paid by Student *

ELIGIBILITY FOR GAIP

SUMMER QUARTER ONLY

- > **Prior Employment:**
 - UW-paid GAIP coverage for Fall, Winter, and Spring quarters (*dependent enrollment deadline is June 30*)
- > **Summer Quarter Employment :**
 - Enroll in at least two credits in one session, and employed in an eligible position at least 50% FTE / \$800/mo., and paid on two consecutive pay periods. (*dependent enrollment deadline in July*)
- > **Self-Pay**
- > **Dependent Coverage – Quarterly Bill from LifeWise**

Graduate Appointee Insurance Plan

PLAN BENEFITS OVERVIEW

Open Enrollment

Agenda

1 Get to know LifeWise

2 Health plan basics

3 Benefits and plans

4 Member experience

Who we are

You're outstanding in your field and so are we.

GAIP and LifeWise

- The Graduate Appointee Insurance Program (GAIP) covers medical, vision, and dental care
- Eligible members include teaching assistants, research assistants, tutors, predoctoral researchers, and other ASEs working across the University
- Coverage is provided by LifeWise Assurance Company
- LifeWise offers the strength of a regional company and the advantage of a local touch

Investing locally

- Lifewise financially supports 64 evidence-based programs and pilot projects
- Investments focus on addressing homelessness, at risk children, behavioral health, and care access in rural communities

What we provide

You get so much with a LifeWise health plan.

- Access to largest network of doctors and hospitals in the U.S.
- Access to robust dental network
- Diverse virtual care options
- Array of mental health care options
- State-of-the-art mobile app, digital tools and resources
- Award-winning customer service
- Best case management in the country

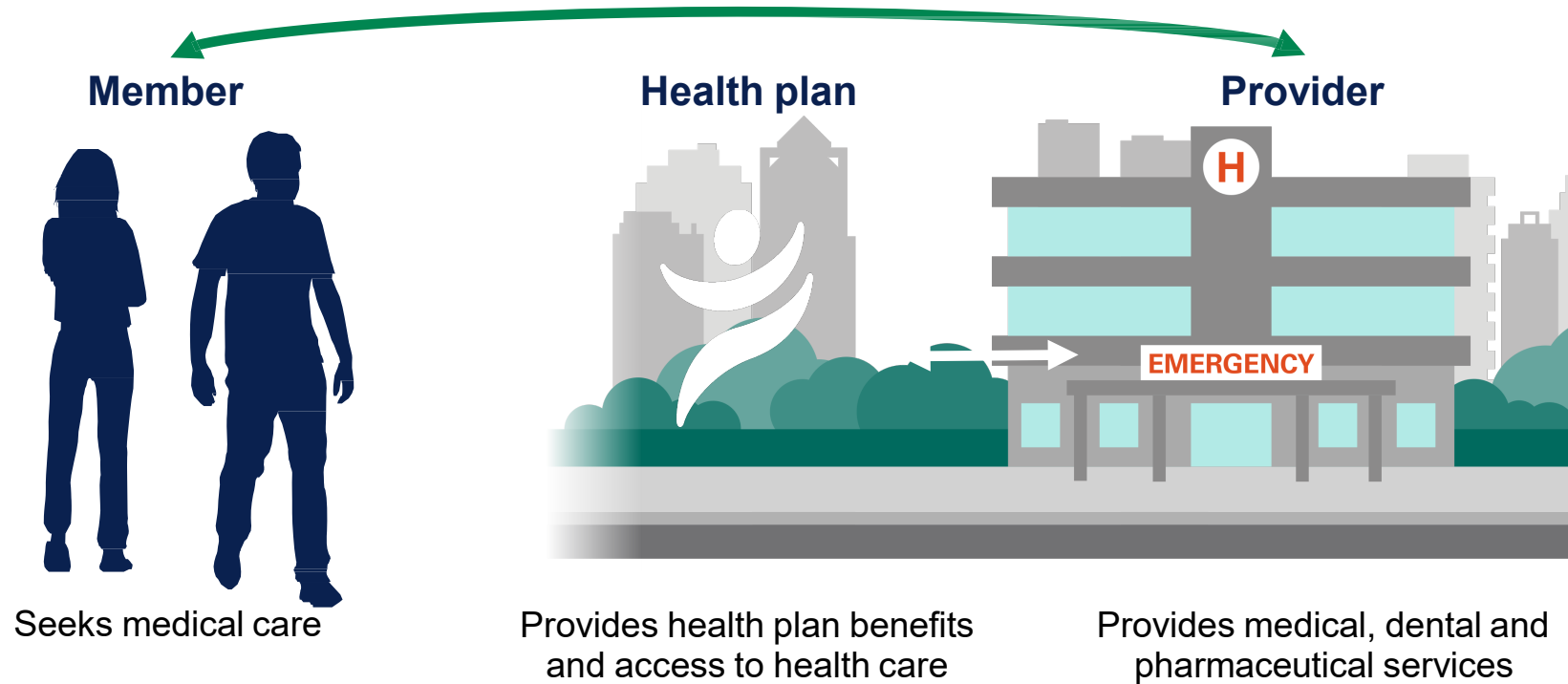


Health Plan Basics

The nuts and bolts of health insurance

What is a health plan?

It protects you from paying the full cost of care when you are sick or injured.



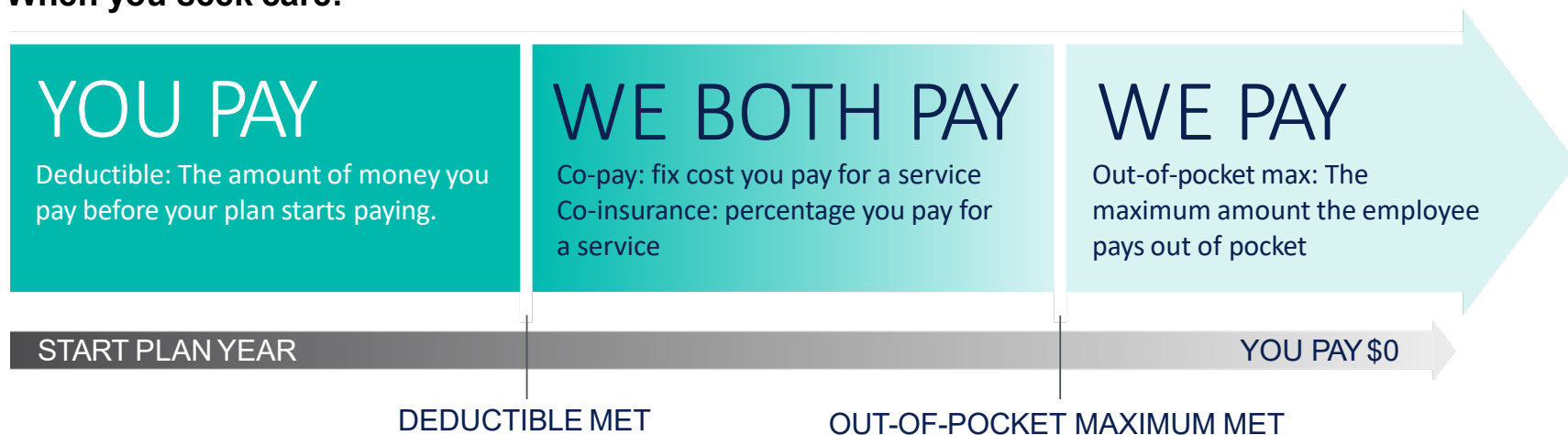
Your plan determines where you can get care and how much you pay for it.

Healthcare costs

We pay for your healthcare together.

Premium: the monthly fee that is paid to the health plan to provide health coverage.

When you seek care:



Your plan determines how much you pay out of pocket.

Where to get care

LifeWise negotiates with high-quality providers to give you the best care at a reasonable price.

In-network = \$

Out of network = \$\$\$

The diagram is divided into two main sections: 'In-network = \$' and 'Out-of-network = \$\$\$'. The 'In-network' section is enclosed in a teal-bordered box and contains three categories: 'Hall Health*' (with a photograph of a brick building), 'Hospitals and clinics' (with a 3x5 grid of teal location pins), and 'Virtual care' (with a computer monitor icon displaying a red cross). The 'Out-of-network' section is to the right and contains a 3x3 grid of grey location pins.

*LWAC members have richer benefits if they get care at the UW medical clinic, Hall Health.

Choose in-network providers to get the best costs.



Benefits and Plans

Your benefit offerings

Virtual Care

Care when and where you need it

- 24/7 healthcare by phone, video, or text
- Virtual care providers are:
 - Board-certified
 - Safe and secure
 - Convenient
- Deductible, then 10% coinsurance

Types of virtual care

- 24-hour NurseLine
- General medicine
- Mental health
- Chemical dependency
- Specialty care

Visit student.lifewiseac.com and go to Find a Doctor to connect with virtual care options.

Behavioral Health

Feeling sad, anxious, exhausted, or angry?

- Coverage for mental health and chemical dependency
- Unlimited outpatient visits
- Visits at Hall Health are covered in full
- No referral needed
- Virtual care also available through Teladoc and Talkspace

Care options for any need

- Outpatient (in-person) visits
- Virtual care
- Intensive outpatient treatment
- Partial hospitalization
- Residential treatment center
- Inpatient treatment

Graduate students are over three times more likely to experience mental health disorders and depression than the average American.

Plan details

	General plan information
Network	LifeWise Assurance Company
Deductible	\$75 per quarter, \$300 per plan year
Out of pocket maximum	\$1,200 per person per plan year

Medical plan details

	In network / Hall Health	Out of network
Coinsurance	No deductible or coinsurance for first \$1,000 of services at Hall Health; then 10%	40% coinsurance
Office visit copay	No deductible or coinsurance for first \$1,000 of services at Hall Health; then 10%	Deductible, then 40% coinsurance
Preventive care including immunizations	Covered in full	Deductible, then 40% coinsurance
Mental health care Outpatient, unlimited	Hall Health: Covered in Full Other in-network providers: Deductible waived, then 10% coinsurance	Deductible waived, 20% coinsurance of allowed amount
Virtual care	Deductible, then 10%. No deductible or coinsurance for first \$1000 of services at Hall Health.	Not applicable
Contraception Unlimited	Covered in full	Deductible, then 40% coinsurance
Transgender/Gender-affirming services	Deductible, then 10%	Deductible, then 10% of allowed amount

Pharmacy benefits

Ways to save

- **Rubenstein Pharmacy**—Stop into Hall Health to pick up prescriptions.
- **Choose generics**—Ask your doctor or pharmacist if there are effective alternatives for your medications.
- **Order by mail**—Skip the line at the pharmacy and get a 90-day supply of maintenance drugs delivered to your home. Just ask for an order form at Rubenstein (Hall Health) Pharmacy.

Pharmacy	Hall Health	UMC/UWP and all In-Network Pharmacies	Out of network
Preventive drugs	Deductible waived, 0% coinsurance	Deductible waived, 0% coinsurance	Deductible waived, 40% coinsurance
Formulary generic drugs	\$10 copay, deductible waived. Maintenance drugs: \$10 copay, deductible waived + shipping & handling	Deductible waived, 20% coinsurance	
Formulary brand-name drugs	\$25 copay, deductible waived. Maintenance drugs: \$40 copay, deductible waived + shipping & handling	Deductible waived, 20% coinsurance	
Non-formulary drugs	\$35 copay, deductible waived. Maintenance drugs: \$80 copay, deductible waived + shipping & handling	Deductible waived, 40% coinsurance	

Vision benefits

For adults age 19 or greater. See Pediatric vision benefit for details for members under age 19.

	In network / Out of network ¹
Deductible	\$10 exam \$25 for frames/lenses combined \$25 contacts
Exam once every 12 months	Deductible, then plan pays 100% up to \$60
Frames once every 24 months	Deductible, then plan pays 100% up to \$70
Lenses once every 12 months	Deductible, then plan pays 100% up to: Single vision: \$50 Bifocal: \$70 Trifocal: \$90 Lenticular: \$135
Contacts (instead of lenses and frames ²) once every 12 months	Deductible, then plan pays: Medically-necessary contacts: 100% Cosmetic contacts: up to \$105/pair

¹ You may be balance billed for services you receive from an out-of-network provider. A healthcare professional who is out of your plan network can set a higher cost for a service than professionals who are in your plan's network. Charging this extra amount is called "balance billing."

² After the purchase of contacts, lenses aren't covered for another 12 months and frames aren't covered for another 24 months.

Dental care

Adults age 19 or greater. See Pediatric dental benefit for details for members under age 19

Healthy oral habits are linked to overall health. No-cost preventive care includes:

- Routine oral exams
- Cleanings
- Fluoride treatments
- Routine x-rays
- Sealants
- Emergency exams

	In network / Out of network*
Deductible	Individual \$25 Family \$75 Deductible shared with pediatric dental
Annual maximum	Plan pays benefits up to \$1,500 maximum each plan year
Diagnostic/Preventive such as cleanings, x-rays, and routine exams	Waived deductible, then 0% coinsurance
Minor services such as fillings and extractions	Deductible, then 20% coinsurance
Major services such as crowns and dentures	Deductible, then 50% coinsurance

* You may be balance billed for services you receive from an out-of-network provider. A healthcare professional who is out of your plan network can set a higher cost for a service than professionals who are in your plan's network. Charging this extra amount is called "balance billing."



Member Experience

Get the most out of your health plan with tools and support

Self-serve digital tools

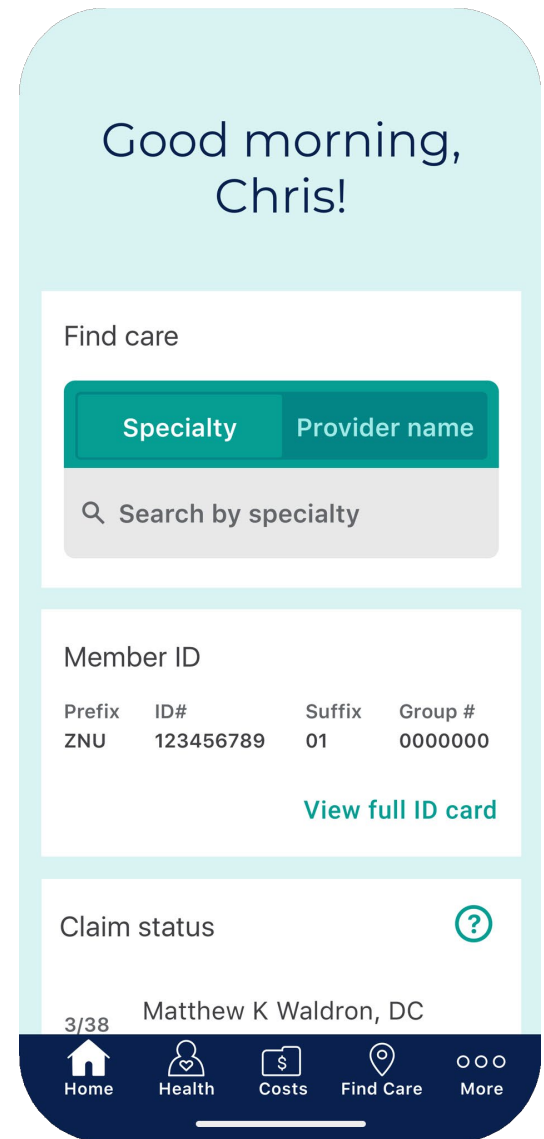
Get started

- Watch for your LifeWise ID card in the mail
- Download the "**LifeWise Student Insurance**" mobile app
- Create an account on student.lifewiseac.com

Online or on the app

- Get digital ID card
- Find plan information
- Search for doctors, dentists, and more
- Track your healthcare spending

Stay informed about your health plan year-round.



Customer service

We're here for you.

- Resolve issues in one call
- Provide:
 - Quick answers to plan questions
 - Help finding a doctor
 - Support for non-English speakers
 - Questions concerning coverage
 - Dependent Enrollment
 - Claims
 - ID Cards
 - Billing questions
- Monday–Friday, 5 a.m.–8 p.m.

Call 800-971-1491 (TDD / TTY: 800-842-5357)

- Need web support? Call 800-971-4670



Click to call customer service on the LifeWise Student Insurance mobile app.

Want to know more?

Contact LifeWise for questions concerning coverage, dependent enrollment, claims, ID cards and billing.

Website:

student.lifewiseac.com/uw/gaip

1-800-971-1491 (TTY: 1-800-842-5357)



OTHER INSURANCE PLANS

- > GAIP Enrollment for UW-Paid coverage is ***automatic*** for eligible ASEs
- > Coordination of Benefits (COB) With other insurance plans (*except UW ISHIP*) :
 - Primary plan – Generally for student employees
 - Combined payments do not exceed your covered health costs
 - Notify your providers if you have other insurance coverage to avoid claim processing delays



INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

- > ISHIP – Automatic for International Students taking classes at UW - (no employment requirements)
- > No Dual Coverage (GAIP & ISHIP)
 1. ISHIP coverage waived in favor of your GAIP coverage
 2. Includes dependents if covered as well
 3. Consider which plan best suits your eligible ISHIP dependent(s) needs
 4. ISHIP Annual Purchase
 - > *Cannot re-enroll in ISHIP before next fall quarter if you waive ISHIP coverage in favor of GAIP*



LOSS OF UW-PAID GAIP COVERAGE



Self Pay:

If you held a UW-Paid GAIP eligible appointment in Fall, Winter or Spring quarter and subsequently lose your UW-paid coverage, you can continue your coverage by self-paying through the month of September



COBRA:

Available if GAIP coverage ends after summer quarter (September 30) or Self-Pay not elected before September 30. *(18 month maximum period)*

GAIP – STUDENT RESPONSIBILITIES



Enroll your eligible dependents on or before the enrollment deadlines



Review and verify with your department your GAIP eligible appointment was entered in the UW Payroll system (*Workday*) on time.



Keep your contact information updated in Workday



Understand the plan rules

NEED GAIP INFORMATION?

UW Human Resources—Benefits office

- > **Do you have questions about your enrollment, eligibility or when your premiums will be deducted? Then contact the UWHR Benefits office:**

Contact the Benefits office:

Monday – Friday 8 AM to 5 PM

206-543-4444

uwgaip@uw.edu

<https://hr.uw.edu/benefits/insurance/health/graduate-appointees-options/>