

## 2012-2013 University System of Georgia (USG) Student Health Insurance Program (SHIP)

The USG SHIP contract has been awarded to United Healthcare/Student Resources. For the 2012-2013 academic year the USG SHIP will provide the following:

- A comprehensive, affordable Core Plan for mandatory (with hard waiver) and optional participation with comprehensive covered benefits that meet the Patient Protection and Affordable Care Act (PPACA) mandates as they apply to college and university student health insurance plans. The Core Plan benefits and premium rates are the same for mandatory and optional participation for all student groups with separate Core Plan premium rates for: 1) students up to age 27; 2) students age 27 to 34; and 3) students 35 years of age and older.

**Premium Cost:** The Core Plan premiums, underwritten based on a combination of USG SHIP consortium enrollment volume and age, resulted in a positive premium rate outcome as follows:

Core Plan Age 26 & Younger	Annual Premium	Fall Premium	Spring/Summer Premium
Students Only	\$1102	\$474	\$628
Spouse Only	\$3299	\$1419	\$1880
One Child	\$1708	\$734	\$974
Two or More Children	\$3299	\$1419	\$1880

### Core Plan Age 27-34 Years

Students Only	\$1433	\$639	\$794
Spouse Only	\$4291	\$1915	\$2376
One Child	\$2221	\$991	\$1230
Two or More Children	\$4291	\$1915	\$2376

### Core Plan Age 35 & Older

Students Only	\$3531	\$1575	\$1956
Spouse Only	\$8084	\$3475	\$4609
One Child	\$4185	\$1799	\$2386
Two or More Children	\$8084	\$3475	\$4609

- The Core Plan provides comprehensive coverage for USG students that meet the requirements of the Patient Protection and Affordable Care Act (PPACA). This includes wellness/preventive care benefits, elimination of pre-existing conditions, expansion of policy year maximum benefits, and elimination of coverage limits for certain covered services including pharmacy, physician visits, and essential disposal medical equipment. Covered benefits include:
  - ✓ Accident and sickness coverage, including diagnosis and/or treatment of illness, injury, or medical conditions. Benefits include physician, hospital, surgical, pharmacy, legally mandated benefits inclusive of PPACA “recommended preventive services” (e.g. prophylactic vaccines @ 100% with no co-payment or deductible), and behavioral health (mental health/substance abuse) services.

- ✓ 80% for in-network; 60% for out-of-network coverage
  - ✓ Maximum annual limits of no less than \$100,000
  - ✓ Maximum annual out-of-pocket (stop-loss) for in-network providers of \$4,500 per insured student
  - ✓ Maximum annual out-of-pocket (stop-loss) for out-of-network providers of \$7,500 per insured student
  - ✓ Maximum annual deductible for in-network/preferred providers of \$300 per insured student
  - ✓ Maximum annual deductible for out-of-network providers of \$500 per insured student  
*\*The Deductible will be waived when treatment is rendered at the University Health Center. Balance billing will not apply towards satisfying the Policy Deductible.*
  - ✓ Pharmacy/Prescription drug benefit -- 100% after \$15 copayment for **generic** prescription medication per 30-day supply; \$30 copayment for **preferred brand name** prescription medication per 30-day supply; \$50 copayment for **non-preferred brand name**. **In-Network Coverage Only**. Per PPACA, no annual limits except if plan maximum annual limits exceed \$100,000.
  - ✓ Unlimited medical repatriation and medical evacuation benefits in support of international travel, except if plan maximum annual limits exceed \$100,000.
  - ✓ After hour nurse call service and after hour mental health hotline/call service at no additional cost for insured students and family members
  - ✓ Pharmacy/Prescription drug benefit rider available by institution for no copay option at Student Health Services/Centers designated as First Contact Student Health Service – additional annual premium of \$24 (\$11 fall; \$14 spring/summer)
  - ✓ Other optional covered benefit riders described in the separate USG SHIP UHC-SR Plan Rider attachment
- The USG SHIP for mandatory (with hard waiver) participation includes the following USG recognized student categories:
    - ✓ All graduate students receiving a Full Tuition Waiver as part of their graduate assistantship award.
    - ✓ All undergraduate, graduate and ESL international students holding F or J visas.
    - ✓ All undergraduate and graduate students enrolled in programs that require proof of health insurance.
    - ✓ All graduate students receiving fellowships that fully fund their tuition.
  - The USG SHIP provides a strong, well established United Healthcare ChoicePlus managed care provider network, with a very large presence in Georgia and a strong focus on negotiated fees schedules. This network includes over 5,158 hospitals, 60,500 pharmacies and 659,900 physicians with a large number of network providers among this national base within a 25 mile radius of all USG institutions campuses.
  - The USG SHIP 2012-2013 service offering includes the United Healthcare – Student Resources an information technology platform that can integrate with USG institution Bursar’s Office financial systems to support the mandatory with hard waiver enrollment process; as well as the Partner Center web site (PartnerCenter.uscsr.com) technology program that facilitates enrollment and claims processing for student enrollees and USG institution plan administrators, inclusive of assuming the responsibility for health insurance waiver compliance verification.