



STUDENT HEALTH INSURANCE

Summary Guide // 2019 - 2020

As a graduate, professional, or undergraduate student, you can enroll in medical, dental, and vision insurance coverage through the University of Pittsburgh.

PLAN YEAR

September 1 - August 31 (annual)

IMPORTANT DATES

Fall Term

Enrollment deadline: September 30, 2019

Coverage begins: September 1, 2019

Spring Term (new students only)

Enrollment: December 1, 2019 - January 31, 2020

Coverage begins: January 1, 2020

All students, regardless of the term in which they enroll, will have coverage through August 31.



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PittHR

Office of Human Resources
Benefits Department

320 Craig Hall
200 South Craig Street
Pittsburgh, PA 15260

hr.pitt.edu/students

GRADUATE STUDENT MEDICAL PLAN

Who It's For:

- Graduate students with an academic appointment: Graduate student assistant (GSA), Graduate student researcher (GSR), Teaching assistant (TA), Teaching fellow (TF)
- Graduate students without an academic appointment
- Health Sciences Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees

There are three schedules of premiums, based on your student type. The details of the Graduate Student Plan remain the same, regardless of the schedule in which the student participates.

What's Included:

- No annual deductible
- No annual benefit maximum
- Plan pays 100% of covered services after applicable copayment
- No pre-existing condition limitations
- Primary care physician: \$5 copayment per visit for illness/injury
- Specialist: \$10 copayment per visit
- Urgent care: \$10 copayment per visit
- Emergency room: \$25 copayment per visit
- Inpatient hospital stay: covered 100%
- University Pharmacy: \$5 generic/\$15 preferred brand/\$35 non-preferred brand copayment
- Other retail pharmacies: \$10 generic/\$20 preferred brand/\$40 non-preferred brand copayment
- Out-of-network coverage provided at a lower benefit level
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services

Schedule 1

Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)			
Level	Total 2019-20 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$350.37	\$350.37	\$0.00
Student + Spouse	\$700.74	\$318.53	\$382.21
Student + Spouse + 1 Child	\$1,051.11	\$570.56	\$480.55
Student + Spouse + 2 Children	\$1,401.48	\$830.65	\$570.83
Student + Spouse + 3 or more Children*	\$1,751.85	\$1,181.02	\$570.83
Student + 1 Child	\$700.74	\$340.77	\$359.97
Student + 2 Children	\$1,051.11	\$570.56	\$480.55
Student + 3 or more Children*	\$1,401.48	\$830.65	\$570.83

*4th child under age 21 is free



Schedule 2

Graduate Students without an Academic Appointment	
Level	Total 2019-20 Monthly Premium / Student Contribution
Student Only	\$350.37
Student + Spouse	\$700.74
Student + Spouse + 1 Child	\$1,051.11
Student + Spouse + 2 Children	\$1,401.48
Student + Spouse + 3 or more Children*	\$1,751.85
Student + 1 Child	\$700.74
Student + 2 Children	\$1,051.11
Student + 3 or more Children*	\$1,401.48

*4th child under age 21 is free

Schedule 3

Health Science Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees			
Level	Total 2019-20 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$350.37	\$0.00	\$350.37
Student + Spouse	\$700.74	\$318.53	\$382.21
Student + Spouse + 1 Child	\$1,051.11	\$570.56	\$480.55
Student + Spouse + 2 Children	\$1,401.48	\$830.65	\$570.83
Student + Spouse + 3 or more Children*	\$1,751.85	\$1,181.02	\$570.83
Student + 1 Child	\$700.74	\$340.77	\$359.97
Student + 2 Children	\$1,051.11	\$570.56	\$480.55
Student + 3 or more Children*	\$1,401.48	\$830.65	\$570.83

*4th child under age 21 is free

The 2019-2020 Student Health Insurance Rate Filing Guidance issued by the Pennsylvania Insurance Department has mandated how fully-insured student health insurance plans can develop family premiums in 2019. This change requires that the individual premium rate applies to each person on the family plan equally, including the student subscriber, spouse and each dependent child. Prior to this year, the University was able to rate dependent children premiums in a way that was reflective of their total health care costs, and therefore lower than the subscribers and spouses.

In order to keep coverage affordable for families with children in the 2019-2020 plan, the University is providing subsidies to offset the total cost of the monthly child, children, and family premium for graduate students with an academic appointment. The subsidies are reflected in the premium charts in this Summary Guide and on the OHR website. For more information, please visit the insurance.pa.gov website.

GENERAL STUDENT MEDICAL PLAN

Who It's For:

- Graduate students without an academic appointment
- Health Sciences Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees
- Full-time undergraduate students

There are two schedules of premiums, based on your student type. The details of the General Student Plan remain the same, regardless of the schedule in which the student participates.

What's Included:

- \$250 individual/\$500 family deductible
- \$4,200 individual/\$8,400 family out-of-pocket maximum
- Plan pays 100% of covered services after applicable copayment
- No pre-existing condition limitations
- Primary care physician: \$30 copayment per visit for illness/injury
- Specialist: \$40 copayment per visit
- Urgent care: \$40 copayment per visit
- Emergency room: \$75 copayment per visit
- Inpatient hospital stay: covered 90% after \$250 copayment
- Retail pharmacies: \$15 generic/\$35 preferred brand/\$70 non-preferred brand copayment
- Out-of-network coverage provided at a lower benefit level
- UPMC Health Plan members are covered at their highest level of benefits, anywhere in the world, for emergency medical or pharmacy services

The 2019-2020 Student Health Insurance Rate Filing Guidance issued by the Pennsylvania Insurance Department has mandated how fully-insured student health insurance plans can develop family premiums in 2019. This change requires that the individual premium rate applies to each person on the family plan equally, including the student subscriber, spouse and each dependent child. Prior to this year, the University was able to rate dependent children premiums in a way that was reflective of their total health care costs, and therefore lower than the subscribers and spouses.

In order to keep coverage affordable for families with children in the 2019-2020 plan, the University is providing subsidies to offset the total cost of the monthly child, children, and family premium for graduate students with an academic appointment. The subsidies are reflected in the premium charts in this Summary Guide and on the OHR website. For more information, please visit the [insurance.pa.gov website](https://insurance.pa.gov).



Schedule 1

Graduate Students without an Academic Appointment and Full-Time Undergraduate Students	
Level	Total 2019-20 Monthly Premium / Student Contribution
Student Only	\$201.83
Student + Spouse	\$403.66
Student + Spouse + 1 Child	\$605.49
Student + Spouse + 2 Children	\$807.32
Student + Spouse + 3 or more Children*	\$1,009.15
Student + 1 Child	\$403.66
Student + 2 Children	\$605.49
Student + 3 or more Children*	\$807.32

*4th child under age 21 is free

Schedule 2

Health Science Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees			
Level	Total 2019-20 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$201.83	\$0.00	\$201.83
Student + Spouse	\$403.66	\$201.83	\$201.83
Student + Spouse + 1 Child	\$605.49	\$328.67	\$276.82
Student + Spouse + 2 Children	\$807.32	\$478.49	\$328.83
Student + Spouse + 3 or more Children*	\$1,009.15	\$680.32	\$328.83
Student + 1 Child	\$403.66	\$201.83	\$201.83
Student + 2 Children	\$605.49	\$328.67	\$276.82
Student + 3 or more Children*	\$807.32	\$478.49	\$328.83

*4th child under age 21 is free

DENTAL PLAN



United Concordia Plus DHMO (Graduate)

Who It's For:

- Graduate students with or without an academic appointment
- Health Sciences Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees

What's Included:

- No deductible, annual maximum, or claims to file
- 100% coverage for exams, cleanings, and x-rays
- In-network benefits only
- Benefits available in Pennsylvania only
- Reduced member copays and coverage for crowns, root canals, oral surgery, and fillings
- Selection of primary dental office required during enrollment

United Concordia Flex (Undergraduate)

Who It's For:

- Full-time undergraduate students

What's Included:

- \$50 annual deductible
- \$500 annual plan maximum
- 100% coverage for exams, cleanings, and x-rays
- 50% coverage for root canals, oral surgery, and fillings
- National dental provider network with the freedom to see any participating licensed dentist
- No referrals needed for specialty dental care

Dental Plans (United Concordia)		
Level	Plus DHMO Monthly Premium (Graduate)	Flex Monthly Premium (Undergraduate)
Student Only	\$16.21	\$15.74
Student + 1 Dependent	\$33.00	\$31.50
Student + Family	\$49.12	\$48.82





Who It's For:

- Graduate students with or without an academic appointment
- Health Sciences Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), Certificate Trainees
- Full-time undergraduate students

Vision Plan (Davis Vision)	
Level	Monthly Premium
Student Only	\$7.54
Student + 1 Dependent	\$15.06
Student + Family	\$18.08

What's Included:

- 100% coverage for eye exams every 12 months
- Select eyeglasses from Davis Vision's collection covered in full, or receive a:
 - \$60 frame allowance toward frames of your choice, **or**
 - \$75 contact lens allowance
- Additional lens options available at discounted member prices
- One-year breakage warranty on plan eyewear

HOW TO ENROLL



Enrolling in student medical, dental, and vision coverage is simple:

1. Go to **my.pitt.edu**.
2. Enter your Pitt username and password.
3. Select the "My Resources" tab.
4. Select "Student Health Insurance" from the drop-down menu.
5. Select "Student Health Insurance" on the "My Pitt" page and continue through the online enrollment and payment process. Payment can be made on a monthly, recurring basis via a credit or debit card or through a checking or savings account.

Academic Appointments

Graduate students who hold an academic appointment (GSA, GSR, TA, or TF) should select the \$0.00 payment option for medical coverage.

If this payment option is not available, contact your academic department before proceeding with enrolling.

International Students

International students are required to attest to having other United States-based medical insurance coverage or enroll in a University-sponsored program.

To attest to other coverage, an Acknowledgement of Insurance Coverage must be submitted. You will need the insurance company's name, address, and telephone number; the policy or group number; the effective date of coverage; and confirmation that the insurance meets the minimum coverage requirement.

International students must submit their attestation no later than September 30, otherwise a hold will be placed on your account.

RESOURCES

UNIVERSITY OF PITTSBURGH BENEFITS DEPARTMENT

320 Craig Hall
200 South Craig Street
Pittsburgh, PA 15260
hr-benque@pitt.edu
412-624-8160
Fax: 412-624-3485

hr.pitt.edu/students

UPMC HEALTH PLAN

1-888-499-6885

Monday - Friday, 7:00am - 7:00pm
Saturday, 8:00am - 3:00pm

DAVIS VISION

1-877-923-2847

Enter Client Control Number
4382 when prompted.

UNITED CONCORDIA

1-877-215-3616

UNIVERSITY OF PITTSBURGH STUDENT HEALTH SERVICE, COUNSELING CENTER, & UNIVERSITY PHARMACY

Mark A. Nordenberg Hall
Wellness Center
119 University Place
Pittsburgh, PA 15260

Student Health Service:
412-383-1800

Counseling Center:
412-648-7930

University Pharmacy:
412-383-1850



PittHR