



STUDENT HEALTH INSURANCE

2020 - 2021 Summary Guide

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

ENROLLMENT & COVERAGE DATES

Due to COVID-19, there are two coverage periods in which new or current students who were not previously enrolled in University coverage may enroll.

When enrolling, new or current students may select to enroll in one or both coverage periods ("August 16-31 Special Enrollment Opportunity" and "2020-21 Fall Enrollment"). Students that are already enrolled in University coverage can only enroll for 2020-21 Fall Enrollment.

August 16-31 Special Enrollment Opportunity

For new or current students not actively enrolled in University coverage

Enrollment Period: August 1 - August 31, 2020

Coverage Period: August 16 - August 31, 2020

2020-21 Fall Enrollment

Fall term, for all eligible students

Enrollment Period: August 1 - September 30, 2020

Coverage Period: September 1, 2020 - August 31, 2021

2020-21 Spring Enrollment

For new students only

Enrollment Period: December 1, 2020 - January 30, 2021

Coverage Period: January 1, 2020 - August 31, 2021



Enrollment Tip: If you are a student that did not previously have University coverage but want to have coverage for both the first two weeks of the fall term **and** after September 1, be sure to enroll in **both** the August 16-31 Special Enrollment Opportunity and 2020-21 Fall Enrollment.

You must enroll for both coverage periods. Enrolling in only the August 16-31 Special Enrollment Opportunity does not provide coverage after August 31, 2020.

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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

In order to keep coverage affordable for families with children in the 2020-2021 plan year, the University will provide subsidies to offset the total cost of the monthly child, children, and family premium for graduate students with an academic appointment.



Schedule 1

Graduate Students with an Academic Appointment (GSA, GSR, TA, TF)			
Level	Total 2020-21 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$370.56	\$370.56	\$0.00
Student + Spouse	\$741.12	\$370.56	\$370.56
Student + Spouse + 1 Child	\$926.40	\$370.56	\$555.84
Student + Spouse + Children	\$926.40	\$370.56	\$555.84
Student + 1 Child	\$741.12	\$370.56	\$370.56
Student + Children	\$926.40	\$370.56	\$555.84

Schedule 2

Graduate Students without an Academic Appointment	
Level	Total 2020-21 Monthly Premium / Student Contribution
Student Only	\$370.56
Student + Spouse	\$741.12
Student + Spouse + 1 Child	\$926.40
Student + Spouse + Children	\$926.40
Student + 1 Child	\$741.12
Student + Children	\$926.40

Schedule 3

Health Science Fellows, Pre-Doctoral Fellows, Post-Doctoral Fellows (Dental Residents), and Certificate Trainees			
Level	Total 2020-21 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$370.56	\$0.00	\$370.56
Student + Spouse	\$741.12	\$370.56	\$370.56
Student + Spouse + 1 Child	\$926.40	\$370.56	\$555.84
Student + Spouse + Children	\$926.40	\$370.56	\$555.84
Student + 1 Child	\$741.12	\$370.56	\$370.56
Student + Children	\$926.40	\$370.56	\$555.84

GENERAL STUDENT MEDICAL PLAN

Who It's For:

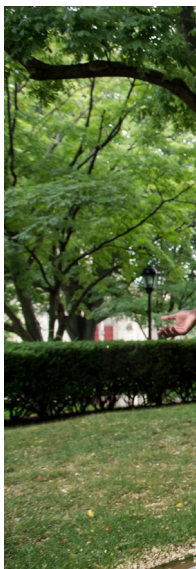
- Graduate students without an academic appointment
- Health Sciences Fellows, Pre- and Post-Doctoral Fellows, Certificate Trainees
- Full-time undergraduate students

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

In order to keep coverage affordable for families with children in the 2020-2021 plan year, the University will provide subsidies to offset the total cost of the monthly child, children, and family premium for graduate students with an academic appointment.





Schedule 1

Graduate Students without an Academic Appointment and Full-Time Undergraduate Students	
Level	Total 2020-21 Monthly Premium / Student Contribution
Student Only	\$223.15
Student + Spouse	\$446.31
Student + Spouse + 1 Child	\$618.66
Student + Spouse + Children	\$791.01
Student + 1 Child	\$395.50
Student + Children	\$567.86

Schedule 2

Health Science Fellows, Pre- and Post-Doctoral Fellows, and Certificate Trainees			
Level	Total 2020-21 Monthly Premium	Monthly University Subsidy	Monthly Student Contribution
Student Only	\$223.15	\$0.00	\$223.15
Student + Spouse	\$446.31	\$200.00	\$246.31
Student + Spouse + 1 Child	\$618.66	\$275.00	\$343.66
Student + Spouse + Children	\$791.01	\$375.00	\$416.01
Student + 1 Child	\$395.50	\$150.00	\$245.50
Student + Children	\$567.86	\$225.00	\$342.86





United Concordia Plus DHMO (Graduate)

Who It's For:

- Graduate students with or without an academic appointment
- Health Sciences Fellows, Pre- and Post-Doctoral Fellows, 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	\$15.27
Student + 1 Dependent	\$33.00	\$30.55
Student + Family	\$49.12	\$47.36



Who It's For:

- Graduate students with or without an academic appointment
- Health Sciences Fellows, Pre- and Post-Doctoral Fellows, 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** and select "Students" from the Roles drop-down (located underneath the search bar) if not already selected
2. Search for "Student Health Insurance"
3. Find the option for the "Student Health Insurance" (eBenefits) and launch the portal, logging in via Pitt Passport (if not logged in)
4. Continue through the online enrollment and payment process
5. 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
412-624-8160

Online inquiry:
hr.pitt.edu/contact-ohr

Student information:
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

