

Frequently Asked Questions: GA/GRA/GTAs

How will my enrollment be handled as a GA/GRA/GTA?

- For active GA/GRA/GTAs, enrollment is automatic at no cost
- At least a 25% appointment is required to be automatically enrolled; verification is available through department
- It can take 2-6 weeks to get everyone active in the system; Student Health handles enrollment for 3000+ students
- **You MUST be active in payroll before we can enroll you in the insurance program**
- Effective date is the first day of the month in which you begin work
- End date is the last day of the month in which you work
- **Domestic students** who lose their assistantships may choose to purchase insurance for months during which they are not employed during the insurance contract year; contact The Hildreth Agency for details at (865) 691-4652
- **International students** who lose their assistantships are required to pay for insurance during months in which they are not employed; charges are added to your MyUTK account. (See “International Students”)

How do I know if I’m eligible for the student insurance plan?

- Must be degree-seeking
- Minimum Enrollment: 6 undergraduate hours or 3 graduate hours (at least 1 hour categorized as “on campus”)
- Participating in a co-op program or practice teaching program
- **ALL international students are automatically enrolled; contact Student Health for details and/or waivers**

How do I get my insurance card?

- **First you must be active in the insurance system; please read through the first question above**
- Create an online account at www.uhcsr.com using your SR ID number, UT Student ID number or UT email address
- You will **NOT** receive a card in the mail until you order one from your online account
- It is imperative that you print out or order an insurance card to carry with you

How soon can I use my health insurance or prescription card after enrolling?

- Once you are ACTIVE in the insurance system, you should be able to use your insurance immediately.
- **If you need to use your insurance BEFORE processing is complete, keep your medical bills or prescription receipts. These can be sent to UHCSR once you are active in the insurance system.**

What information can I access in my UHCSR online account?

YOU MUST CREATE AN ONLINE ACCOUNT TO HAVE ACCESS TO IMPORTANT INFORMATION

- Print your ID card or request a replacement ID card
- Review claim status and Explanations of Benefits (EOBs)
- Correspondence
- Locate medical providers
- Enter accident details
- Enter additional insurance information

Do I need to get a referral to see a provider that is not located at Student Health?

- Yes if you want to reduce your out of pocket expenses when you see medical providers off campus
- To obtain your initial referral, you **MUST** schedule an appointment at the Student Health Center
- All referrals to outside providers **EXPIRE** on July 31 each year and **MUST** be renewed after August 1
- To update an existing referral, an office visit may not be required. Contact your SHC nurse by phone to ask
- All referrals must originate at the SHC; a referral written by a provider after an ER visit is not valid. Be sure to visit the SHC for all follow-up care, or, at the very least, contact the SHC before seeing providers off campus.
- The referral policy can be found in the UHCSR Insurance brochure (available from SHC or on your UHCSR account)

I’ve received requests for info from the insurance company. What do I do?

- After receiving a claim, the insurance company may request information from you such as accident details, inquiries about other insurance, or proof of your status as a student – this is only available online and will not be mailed to you
- Claims can be delayed or denied if requested information is not received in a timely manner
- You will need to contact **the insurance company** to see what action is required

The insurance company sent a student verification letter. What do I do?

- Take the form to OneStop on campus; their staff can assist you

Does my insurance cover dental or vision services?

- NO!! However, discounts are available for those services through the United Health Allies program. Details can be found in your UHCSR online account or you can register here: www.sr.unitedhealthallies.com
- Referrals are not necessary for these services

Why am I being charged a health fee to visit the Student Health Center?

- This is a UT Programs & Services Fee and it is not covered by or included in your insurance
- Payment benefits you: gives you access to the Student Health Center where you can receive no cost to low cost services, allows you to obtain SHC referrals, and you are eligible for student pricing at the UT Medical Center ER
- The fee can be paid in one of the following manners:
 - Enrolled in 9+ hours: fee is automatically added to MyUTK account
 - Enrolled in 3-8 hours: may contact OneStop to have the fee added to MyUTK account
 - Enrolled in 1-2 hours: may pay the fee directly to the Student Health Center
 - Enrolled in 0 hours (this applies to the **Summer** semester only): may pay fee directly to the Student Health Center (student **MUST** have been enrolled for Spring classes and **IS ALREADY** enrolled in Fall classes)

Can I add the optional dental insurance at any time?

- Dental insurance can be purchased on an annual basis **ONLY** during the fall open enrollment period.
- Referrals are not necessary for dental services
- For details about the dental plan, visit this website: www.studenthealthprograms.com/documents

Can I add my dependents to my health insurance plan?

- Enroll dependents during the open enrollment periods at www.studenthealthprograms.com
- Enroll dependents within 30 days of a life change event such as marriage, loss of job, or birth
- Students and dependents **MUST** be enrolled for the same coverage period
- If your coverage is terminated for any reason, the dependent's coverage will end at the same time
- International students must enroll dependents within 30 days of the dependents arrival in the U.S.
- For enrollment **OUTSIDE** of the open enrollment periods, contact The Hildreth Agency (865) 691-4652

I am currently insured through a private plan; which insurance is primary?

- If you are insured through a spouse or parent, you will need to contact BOTH insurance carriers to determine which will pay **PRIMARY** and which will pay **SECONDARY**. Referred to as "Coordination of Benefits." Varies company to company.
- Please contact your insurance providers for clarification

Why is the UT Medical Center billing me for services?

- The insurance only pays their part of medical expenses incurred outside of the Student Health Center
- You are responsible for deductibles, co-pays, and co-insurance
- Contact the UT Medical Center for billing details (865) 251-4400
- Website: www.utmedicalcenter.org/patients-visitors/going-home/insurance-and-billing
- The UT Student Health Center (on campus) and the UT Medical Center have separate billing services

What if I am no longer eligible for the student plan? Is COBRA available?

- Continuation or COBRA plans are not available
- Students who are graduating or are no longer eligible for student insurance must purchase insurance through the Marketplace. See HealthCare.gov

For International Students with GA/GTA/GRA Appointments:

- International students are **required** to carry health insurance for the full period: August 1 – July 31 of each year.
- Charges for this insurance are automatically added to your MyUTK account
- You must complete an insurance waiver form at SHC to have those charges removed from your account
- Your department will only pay for insurance while you are an active GA/GRA/GTA with a 25% (or higher) appointment
- Charges will be added to your MyUTK for those periods when you are not an active GA/GRA/GTA
- Students whose assistantships end before graduation **MUST** contact Student Health
- Student entering OPT or CPT programs **MUST** contact Student Health
- Dependent coverage must be purchased by September 20 for the Annual and Fall terms, and by January 31 for the Spring/Summer term OR within 30 days of dependent arrival in the U.S.

Full policy details: www.studenthealthprograms.com/plan-summary

PLEASE BE SURE TO PRINT A TEMPORARY INSURANCE ID CARD AND/OR ORDER ONE WHEN YOU CREATE YOUR ONLINE ACCOUNT – REMEMBER, IF YOU'RE NEW TO THE PROGRAM, YOU MAY NOT BE IMMEDIATELY ACTIVE IN THE INSURANCE SYSTEM. YOU MUST DO THIS BEFORE YOU VISIT MEDICAL PROVIDERS OUTSIDE OF THE STUDENT HEALTH CENTER.