**Frequently Asked Questions: GA/GRA/GTAs 2022-2023**

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

* The UT Student Health Center staff handles enrollment for all GA/GRA/GTAs and International Students
* For all GA/GRA/GTAs active in payroll: **ENROLLMENT IS AUTOMATIC AT NO COST TO THE STUDENT**
* Minimal 25% appointment required to be automatically enrolled; verification available through departments
* It can take 4-6 weeks to become active in the system; Student Health handles enrollment for 3000+ students
* Students **MUST** be active in payroll before enrollment occurs in the insurance program
* **EFFECTIVE DATE:** The first day of the month in which you begin work
* **TERMINATION DATE:** The last day of the month in which you end work
* **Domestic students** who lose their assistantship may 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 assistantships are continuously enrolled and required to pay for insurance during months in which they are not employed as GA/GRA/GTAs; charges added to MyUTK account
* **NOTE: International students may be charged for insurance (June/July) after graduation in May**

**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. Referred to as “Coordination of Benefits” and varies from company to company.
* Please contact all of your insurance providers for clarification

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

* Must be degree-seeking
* Minimum Class Enrollment: 6 undergraduate or 3 graduate hours (at least 1 hour categorized “on campus”)
* Participating in a co-op program or practice teaching program (proof of enrollment is required)
* Employment as a GA/GRA/GTA with a minimum 25% appointment

**How do I get my insurance card?**

* First you must be active in the insurance system (see first question)
* Create online account at **www.uhcsr.com OR**
* Use the optional UHCSR app (scan the applicable QR code to the right)
* 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 fill prescriptions?**

* Once 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 - bills can be sent to UHCSR once you’re active in the insurance system
* Your patience is appreciated during busy enrollment periods in August and January

**What information can I access in my UHCSR online account?**

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

* Print or request an insurance ID card
* Enter additional insurance details
* Access Explanations of Benefit (EOBs)
* View UHCSR correspondence
* Locate coverage details
* Locate medical providers
* Enter accident details
* Review claim status

**Do I need to get a referral to see doctors OFF CAMPUS?**

* Referral Policy: **www.studenthealthprograms.com/documents/**
* Yes, if you want to reduce your out of pocket expenses when you see medical providers off campus
* To obtain initial referral, you **MUST** schedule an appointment at the Student Health Center (865) 974-3648
* All referrals **EXPIRE** on July 31 each year and **MUST** be renewed after August 1
* All referrals must originate at the SHC; referrals made by off campus providers (such as the ER) are not valid
* Visit the SHC for all follow-up care after a visit to an Emergency Room or Walk-In Clinic

**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 student status
* Claims can be delayed or denied if requested information is not received in a timely manner

***CONTACT UHCSR (888) 799-7716 TO SEE WHAT ACTION IS REQUIRED***

**The insurance company is requesting “student verification.” What do I do?**

* Print the necessary information from your MyUTK account (call OneStop with questions)

***CONTACT UHCSR (888) 799-7716 TO SEE WHAT ACTION IS REQUIRED***

**How do I know if I’m eligible to visit the Student Health Center?**

* If you have paid any part of the UT Programs & Services Fee, you are eligible
* Visit the OneStop website for details: **https://onestop.utk.edu/tuition-detail/**
* Access benefit: gain access to the Student Health Center where medical services are provided at no cost or low cost, obtain SHC referrals, and eligible for student pricing at the UT Medical Center ER
* Keep medical costs to a minimum since referrals can reduce your out of pocket expenses when you visit off campus providers
* **Enrolled in 9 hours?** Health Fee (TK13) is automatically added to MyUTK account
* **Enrolled in 3-8 hours?** Primary Fee (TPSF) is automatically added based on # hours MyUTK account
* **Enrolled in 0-2 (SUMMER) hours?** Verify eligibility at (865) 974-6463

**\*TO VERIFY ELIGIBILITY FOR SERVICES AT THE UT STUDENT HEALTH CENTER: (865) 974-6463**

**Can I add the optional dental and/or vision insurance at any time?**

* **NO!!** These products may **ONLY** be purchased on an annual basis during the fall open enrollment period
* Referrals are not necessary for dental/vision services
* For details about dental/vision plans, visit broker 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 dependent’s arrival in the U.S.
* For enrollment OUTSIDE of the open enrollment periods, contact The Hildreth Agency (865) 691-4652

**Why is the UT Medical Center Hospital on Alcoa Highway billing me for services?**

* The insurance company 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: **https://www.utmedicalcenter.org/patients-visitors/insurance-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 after the end of an Academic Year which is July 31 each year
* Domestic students who are no longer eligible for student insurance may purchase insurance through the Marketplace. See HealthCare.gov

**Does the insurance cover me if I travel overseas?**

* Students have access to doctors, pharmacies, hospitals, and other services when traveling more than 100 miles from home or when traveling abroad
* Emergency medical evacuation and repatriation services are included
* See “Global Emergency Services” at **www.studenthealthprograms.com/documents** for information

**For International Students with GA/GTA/GRA Appointments:**

* International students are **required** to carry health insurance for the full period: August 1 – July 31 each year
* Student must complete insurance waiver at SHC to have insurance charges removed from MyUTK account
* **WAIVER: https://studenthealth.utk.edu/graduate-assistants-associates-including-gagragta/**
* Department only pays for insurance charges for active GA/GRA/GTAs with a 25% (or higher) appointment
* If students are not ACTIVE GA/GRA/GTAs, they are REQUIRED to pay insurance charges
* Charges will be added to MyUTK for those periods when students are not active GA/GRA/GTAs
* Students whose assistantships end before/after graduation MUST contact Student Health
* Students graduating or entering OPT or CPT programs MUST contact Student Health
* Dependent coverage must be purchased during open enrollment periods in the Fall and Spring Semesters OR within 30 days of dependent arrival in the U.S.

**POLICY DETAILS: www.studenthealthprograms.com/plan-summary**

**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.**

**EFF 8/1/22**

eff 7/1/2017