Graduate Appointee Insurance Program (GAIP)
Gerry Grohs, UW presenter
Senior Benefits Consultant
UW Human Resources - Benefits

Natasha Atkins, LifeWise presenter
GAIP Account Manager
LifeWise

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Sr. Account Specialist
LifeWise
AGENDA

• Eligibility for GAIP Coverage
• Enrollment
• Get to know LifeWise
• Health plan basics
• Benefits – Medical/ Dental/ Vision/Rx
• Member Experience
• Coordination between International Student Health Insurance Plan (ISHIP) & GAIP
• Student Responsibilities and Resources
TYPICAL GAIP ELIGIBLE JOB TITLES

- Teaching Associate (or Assistant)
- Research Associate (or Assistant)
- Staff Associate (or Assistant)
- Stipend Grad Fellow or Trainee
- A list of eligible job titles can be found at: https://hr.uw.edu/benefits/insurance/health/graduate-appointees/gaip-information-departments/
ELIGIBILITY FOR GAIP

Graduate Appointee

> Hold an eligible appointment of at least 50% FTE, and
> Are paid for at least five of the six pay periods for the quarter*, and
> Are enrolled in at least 10 credits in UW Graduate School for the quarter*

* Summer quarter has different requirements
ELIGIBILITY FOR GAIP

Fellows & Trainees w/ Stipends

> Fellow or Trainee with an eligible appointment paying at least $800/ month, and
> Are paid for at least five of the six pay periods for the quarter*, and
> Are enrolled in at least 10 credits in UW Graduate School for the quarter*

* Summer quarter has different requirements
ELIGIBILITY FOR GAIP

Outside funding

> Self-pay - if your funding is paid directly to you and NOT administered through UW payroll, and:
  – your funding is at least $800 per month for at least one quarter, and
  – you are registered for at least 10 credits in UW Graduate School the same quarter

> Your department must request eligibility by notifying the UW Benefits Office.
  - Upon confirmation, UW Benefits Office to notify LifeWise to direct bill student

UNIVERSITY of WASHINGTON
ENROLLMENT AND COVERAGE

GAIP-eligible academic student employees (ASEs) including appointees and Fellows & Trainees w/Stipends **qualifying for UW-Paid** Student-Only coverage are automatically enrolled for Student-Only GAIP coverage each quarter. Look for LifeWise confirmation email.

**Dependent Coverage** - ALL appointees must re-enroll their dependents online every Fall quarter and/or after a break in UW-paid GAIP coverage.

Dependent coverage continues for remainder of plan year unless student makes a change during quarterly enrollment window.
# ENROLLMENT AND COVERAGE

GAIP Notices for each quarter are sent via email and a quarterly letter posted on the web: https://hr.uw.edu/benefits/insurance/health/graduate-appointees/gaip-archived-letters-and-notices/

Quarterly coverage periods and important dates:

<table>
<thead>
<tr>
<th>QUARTER</th>
<th>COVERAGE PERIODS</th>
<th>ONLINE ENROLLMENT DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTUMN</td>
<td>Oct 1 – Dec 31</td>
<td>October 31</td>
</tr>
<tr>
<td>WINTER</td>
<td>Jan 1 – Mar 31</td>
<td>January 31</td>
</tr>
<tr>
<td>SPRING</td>
<td>Apr 1 – June 30</td>
<td>April 30</td>
</tr>
<tr>
<td>SUMMER</td>
<td>July 1 – Sept 30</td>
<td>June 30 or early July</td>
</tr>
</tbody>
</table>
ELIGIBLE DEPENDENTS*

> **Spouse or Qualified Domestic Partner (QDP)**
  > Requires copy of certificate of Marriage or state registered domestic partnership. *Note in case of QDP, student or partner must be at least age 62*
  > (QDP) Tax Status Form - Federal tax implications for any employee with DP unless IRC 152 eligible

> **Dependent Children (under age 26)**
  > Requires submission of birth/adoption documentation.

* Defined in Plan Book
ENROLLMENT MID-QUARTER

> Special Enrollment (life events)
  > Newborn or adoption effective date of birth/placement (within 60 days)
  > New spouse or Dependent Partner (DP) date of event (within 31 days)

> Complete an enrollment form and return it to LifeWise. The form is available at:

https://student.lifewiseac.com/uw/gaip/
**PREMIUMS**

**Plan Year (October 1 through Sept 30)**

* See UW GAIP Website for this year’s rates. Rates filed and subject to change

<table>
<thead>
<tr>
<th>Coverage Classification</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>If eligible through UW employment - Student Only</td>
<td>100% Paid by UW</td>
</tr>
<tr>
<td>- If enrolling Dependents</td>
<td>65% of dependent cost Paid by UW *</td>
</tr>
<tr>
<td>Self-Pay</td>
<td>100% Paid by Student *</td>
</tr>
<tr>
<td>Continuation of Coverage (COBRA)</td>
<td>100% Paid by Student *</td>
</tr>
</tbody>
</table>
ELIGIBILITY FOR GAIP

SUMMER QUARTER ONLY

> Prior Employment:
  - UW-paid GAIP coverage for Fall, Winter, and Spring quarters (*dependent enrollment deadline is June 30*)

> Summer Quarter Employment:
  - Enroll in at least two credits in one session, and employed in an eligible position at least 50% FTE / $800/mo., and paid on two consecutive pay periods. (*dependent enrollment deadline in July*)

> Self-Pay

> Dependent Coverage – Quarterly Bill from LifeWise
Graduate Appointee Insurance Plan

PLAN BENEFITS OVERVIEW
Open Enrollment

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Agenda

1. Get to know LifeWise
2. Health plan basics
3. Benefits and plans
4. Member experience
Who we are

You’re outstanding in your field and so are we.

**GAIP and LifeWise**
- The Graduate Appointee Insurance Program (GAIP) covers medical, vision, and dental care
- Eligible members include teaching assistants, research assistants, tutors, predoctoral researchers, and other ASEs working across the University
- Coverage is provided by LifeWise Assurance Company
- LifeWise offers the strength of a regional company and the advantage of a local touch

**Investing locally**
- Lifewise financially supports 64 evidence-based programs and pilot projects
- Investments focus on addressing homelessness, at risk children, behavioral health, and care access in rural communities
What we provide

You get so much with a LifeWise health plan.

- Access to largest network of doctors and hospitals in the U.S.
- Access to robust dental network
- Diverse virtual care options
- Array of mental health care options
- State-of-the-art mobile app, digital tools and resources
- Award-winning customer service
- Best case management in the country
Health Plan Basics

The nuts and bolts of health insurance
What is a health plan?

It protects you from paying the full cost of care when you are sick or injured.

Member
Seeks medical care

Health plan
Provides health plan benefits and access to health care

Provider
Provides medical, dental and pharmaceutical services

Your plan determines where you can get care and how much you pay for it.
Healthcare costs

We pay for your healthcare together.

**Premium**: the monthly fee that is paid to the health plan to provide health coverage.

When you seek care:

**YOU PAY**
Deductible: The amount of money you pay before your plan starts paying.

**WE BOTH PAY**
- Co-pay: fix cost you pay for a service
- Co-insurance: percentage you pay for a service

**WE PAY**
Out-of-pocket max: The maximum amount the employee pays out of pocket

START PLAN YEAR
DEDUCTIBLE MET
OUT-OF-POCKET MAXIMUM MET
YOU PAY $0

Your plan determines how much you pay out of pocket.
Where to get care

LifeWise negotiates with high-quality providers to give you the best care at a reasonable price.

In-network = $

Out of network = $$$

Hall Health*
Hospitals and clinics
Virtual care

*LWAC members have richer benefits if they get care at the UW medical clinic, Hall Health.

Choose in-network providers to get the best costs.
Benefits and Plans

Your benefit offerings
# Virtual Care

## Care when and where you need it

- 24/7 healthcare by phone, video, or text
- Virtual care providers are:
  - Board-certified
  - Safe and secure
  - Convenient
- Deductible, then 10% coinsurance

## Types of virtual care

- 24-hour NurseLine
- General medicine
- Mental health
- Chemical dependency
- Specialty care

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Visit [student.lifewiseac.com](http://student.lifewiseac.com) and go to Find a Doctor to connect with virtual care options.
Behavioral Health

Feeling sad, anxious, exhausted, or angry?

- Coverage for mental health and chemical dependency
- Unlimited outpatient visits
- Visits at Hall Health are covered in full
- No referral needed
- Virtual care also available through Teladoc and Talkspace

Care options for any need

- Outpatient (in-person) visits
- Virtual care
- Intensive outpatient treatment
- Partial hospitalization
- Residential treatment center
- Inpatient treatment

Graduate students are over three times more likely to experience mental health disorders and depression than the average American.
# Plan details

<table>
<thead>
<tr>
<th>General plan information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Network</strong></td>
</tr>
<tr>
<td>LifeWise Assurance Company</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
</tr>
<tr>
<td>$75 per quarter, $300 per plan year</td>
</tr>
<tr>
<td><strong>Out of pocket maximum</strong></td>
</tr>
<tr>
<td>$1,200 per person per plan year</td>
</tr>
</tbody>
</table>
# Medical plan details

<table>
<thead>
<tr>
<th>Medical service</th>
<th>In network / Hall Health</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coinsurance</strong></td>
<td>No deductible or coinsurance for first $1,000 of services at Hall Health; then 10%</td>
<td>40% coinsurance</td>
</tr>
<tr>
<td><strong>Office visit copay</strong></td>
<td>No deductible or coinsurance for first $1,000 of services at Hall Health; then 10%</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td><strong>Preventive care including immunizations</strong></td>
<td>Covered in full</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td><strong>Mental health care</strong></td>
<td>Hall Health: Covered in Full</td>
<td>Deductible waived, 20% coinsurance of allowed amount</td>
</tr>
<tr>
<td></td>
<td>Other in-network providers: Deductible waived, then 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Virtual care</strong></td>
<td>Deductible, then 10%. No deductible or coinsurance for first $1000 of services at Hall Health.</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Contraception</strong></td>
<td>Covered in full</td>
<td>Deductible, then 40% coinsurance</td>
</tr>
<tr>
<td><strong>Transgender/Gender-affirming services</strong></td>
<td>Deductible, then 10%</td>
<td>Deductible, then 10% of allowed amount</td>
</tr>
</tbody>
</table>
Pharmacy benefits

Ways to save

- **Rubenstein Pharmacy**—Stop into Hall Health to pick up prescriptions.
- **Choose generics**—Ask your doctor or pharmacist if there are effective alternatives for your medications.
- **Order by mail**—Skip the line at the pharmacy and get a 90-day supply of maintenance drugs delivered to your home. Just ask for an order form at Rubenstein (Hall Health) Pharmacy.

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>Hall Health</th>
<th>UMC/UWP and all In-Network Pharmacies</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive drugs</td>
<td>Deductible waived, 0% coinsurance</td>
<td>Deductible waived, 0% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Formulary generic drugs</td>
<td>$10 copay, deductible waived. Maintenance drugs: $10 copay, deductible waived + shipping &amp; handling</td>
<td>Deductible waived, 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Formulary brand-name drugs</td>
<td>$25 copay, deductible waived. Maintenance drugs: $40 copay, deductible waived + shipping &amp; handling</td>
<td>Deductible waived, 20% coinsurance</td>
<td>Deductible waived, 40% coinsurance</td>
</tr>
<tr>
<td>Non-formulary drugs</td>
<td>$35 copay, deductible waived. Maintenance drugs: $80 copay, deductible waived + shipping &amp; handling</td>
<td>Deductible waived, 40% coinsurance</td>
<td></td>
</tr>
</tbody>
</table>

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## Vision benefits

For adults age 19 or greater. See Pediatric vision benefit for details for members under age 19.

<table>
<thead>
<tr>
<th>In network / Out of network$^1$</th>
<th>Deductible</th>
<th>Exam once every 12 months</th>
<th>Frames once every 24 months</th>
<th>Lenses once every 12 months</th>
<th>Contacts (instead of lenses and frames$^2$) once every 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10 exam</td>
<td>$25 for frames/lenses combined</td>
<td>$25 contacts</td>
<td>Deductible, then plan pays 100% up to:</td>
<td>Deductible, then plan pays:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Single vision: $50</td>
<td>Medically-necessary contacts: 100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Bifocal: $70</td>
<td>Cosmetic contacts: up to $105/pair</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Trifocal: $90</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lenticular: $135</td>
<td></td>
</tr>
</tbody>
</table>

1 You may be balance billed for services you receive from an out-of-network provider. A healthcare professional who is out of your plan network can set a higher cost for a service than professionals who are in your plan’s network. Charging this extra amount is called “balance billing.”

2 After the purchase of contacts, lenses aren’t covered for another 12 months and frames aren’t covered for another 24 months.
Dental care

Adults age 19 or greater. See Pediatric dental benefit for details for members under age 19

Healthy oral habits are linked to overall health. No-cost preventive care includes:

- Routine oral exams
- Cleanings
- Fluoride treatments
- Routine x-rays
- Sealants
- Emergency exams

<table>
<thead>
<tr>
<th>Deductible</th>
<th>In network / Out of network*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual $25</td>
</tr>
<tr>
<td></td>
<td>Family $75</td>
</tr>
<tr>
<td></td>
<td>Deductible shared with pediatric dental</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>Plan pays benefits up to $1,500 maximum each plan year</td>
</tr>
<tr>
<td>Diagnostic/Preventive</td>
<td>Waived deductible, then 0% coinsurance</td>
</tr>
<tr>
<td>such as cleanings, x-rays, and routine exams</td>
<td></td>
</tr>
<tr>
<td>Minor services</td>
<td>Deductible, then 20% coinsurance</td>
</tr>
<tr>
<td>such as fillings and extractions</td>
<td></td>
</tr>
<tr>
<td>Major services</td>
<td>Deductible, then 50% coinsurance</td>
</tr>
<tr>
<td>such as crowns and dentures</td>
<td></td>
</tr>
</tbody>
</table>

* You may be balance billed for services you receive from an out-of-network provider. A healthcare professional who is out of your plan network can set a higher cost for a service than professionals who are in your plan’s network. Charging this extra amount is called “balance billing.”
Member Experience

Get the most out of your health plan with tools and support
Self-serve digital tools

Get started
• Watch for your LifeWise ID card in the mail
• Download the "LifeWise Student Insurance" mobile app
• Create an account on student.lifewiseac.com

Online or on the app
• Get digital ID card
• Find plan information
• Search for doctors, dentists, and more
• Track your healthcare spending

Stay informed about your health plan year-round.
Customer service

We’re here for you.

• Resolve issues in one call

• Provide:
  – Quick answers to plan questions
  – Help finding a doctor
  – Support for non-English speakers
  – Questions concerning coverage
  – Dependent Enrollment
  – Claims
  – ID Cards
  – Billing questions

• Monday–Friday, 5 a.m.–8 p.m.

Call 800-971-1491 (TDD / TTY: 800-842-5357)

• Need web support? Call 800-971-4670

Click to call customer service on the LifeWise Student Insurance mobile app.
Want to know more?

Contact LifeWise for questions concerning coverage, dependent enrollment, claims, ID cards and billing.

Website:
student.lifewiseac.com/uw/gaip
1-800-971-1491 (TTY: 1-800-842-5357)
OTHER INSURANCE PLANS

> GAIP Enrollment for UW-Paid coverage is **automatic** for eligible ASEs

> Coordination of Benefits (COB) With other insurance plans *(except UW ISHIP)*:

  - Primary plan – Generally for student employees
  - Combined payments do not exceed your covered health costs
  - Notify your providers if you have other insurance coverage to avoid claim processing delays
INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

> ISHIP – Automatic for International Students taking classes at UW - (no employment requirements)

> No Dual Coverage (GAIP & ISHIP)
  1. ISHIP coverage waived in favor of your GAIP coverage
  2. Includes dependents if covered as well
  3. Consider which plan best suits your eligible ISHIP dependent(s) needs

> ISHIP Annual Purchase
  > Cannot re-enroll in ISHIP before next fall quarter if you waive ISHIP coverage in favor of GAIP
LOSS OF UW-PAID GAIP COVERAGE

Self Pay:
If you held a UW-Paid GAIP eligible appointment in Fall, Winter or Spring quarter and subsequently lose your UW-paid coverage, you can continue your coverage by self-paying through the month of September.

COBRA:
Available if GAIP coverage ends after summer quarter (September 30) or Self-Pay not elected before September 30. (18 month maximum period)
GAIP – STUDENT RESPONSIBILITIES

- **Enroll your eligible dependents** on or before the enrollment deadlines.

- **Review and verify with your department** your GAIP eligible appointment was entered in the UW Payroll system *(Workday)* on time.

- Keep your contact information updated in Workday.

- **Understand the plan rules**.
NEED GAIP INFORMATION?

UW Human Resources—Benefits office

Do you have questions about your enrollment, eligibility or when your premiums will be deducted? Then contact the UWHR Benefits office:

Contact the Benefits office:
Monday – Friday 8 AM to 5 PM
206-543-4444
uwgaip@uw.edu
https://hr.uw.edu/benefits/insurance/health/graduate-appointees-options/