Graduate Appointee Insurance Program (GAIP)
Today’s presenters

Jessica Cole, UW presenter
GAIP Program Manager
UW Human Resources - Benefits

Natasha Atkins, LifeWise presenter
GAIP Account Manager
LifeWise

Sean Pope, chat monitor
Sr. Account Specialist
LifeWise
Eligibility for GAIP Coverage
Enrollment
Get to know LifeWise
Health plan basics
Benefits – Medical/ Dental/ Vision/Rx
Coordination between International Student Health Insurance Plan (ISHIP) & GAIP
Student Responsibilities and Resources
LifeWise Member Portal
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 unique 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 unique 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.
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/
ENROLLMENT AND COVERAGE

GAIP-eligible academic student employees (ASEs) including appointees and Fellows & Trainees w/Stipends are automatically enrolled for 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>
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/
ELIGIBLE DEPENDENTS*

- **Spouse or Domestic Partner (DP)**
  - Requires copy of certificate of Marriage or state registered domestic partnership. *Note in case of DP, student or partner must be at least age 62*
  - (DP) 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
ELIGIBLE DEPENDENTS

(Plan Year – Oct 1, 2019 - Sept 30, 2020)

UW Pays 65% of cost assuming you are eligible for UW-Paid GAIP coverage, student cost shown below.

* Rates filed and subject to change

<table>
<thead>
<tr>
<th>Coverage Classification</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>100% Paid by UW</td>
</tr>
<tr>
<td>Student &amp; Spouse/Domestic Partner</td>
<td>$167.30</td>
</tr>
<tr>
<td>Student &amp; Child(ren)</td>
<td>$107.89</td>
</tr>
<tr>
<td>Student, Spouse/Domestic Partner &amp; Child(ren)</td>
<td>$275.19</td>
</tr>
<tr>
<td>Self-Pay</td>
<td>“See Website for Rates”</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
Graduate Appointee Insurance Plan

PLAN YEAR 2020–2021
Open Enrollment
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, now in our 28th year, 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

Our response to COVID-19
• Expanded general medical and mental health telehealth access for members
• No out-of-pocket costs for COVID-19 testing
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

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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: the fixed cost you pay for a service
Co-insurance: the 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.

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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 for 2020–2021
# 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

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></th>
<th>General plan information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network</td>
<td>LifeWise Assurance Company</td>
</tr>
<tr>
<td>Deductible</td>
<td>$75 per quarter, $300 per plan year</td>
</tr>
<tr>
<td>Out of pocket maximum</td>
<td>$1,200 per person per plan year</td>
</tr>
<tr>
<td>Medical plan details</td>
<td>In network / Hall Health</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>No deductible or coinsurance for first $1,000 of services at Hall Health; then 10%</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>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>Covered in full</td>
</tr>
<tr>
<td>including immunizations</td>
<td></td>
</tr>
<tr>
<td><strong>Mental health care</strong></td>
<td>Hall Health: Covered in Full</td>
</tr>
<tr>
<td>Outpatient, unlimited</td>
<td>Other in-network providers: Deductible waived, then 10% coinsurance</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>
</tr>
<tr>
<td><strong>Contraception</strong></td>
<td>Covered in full</td>
</tr>
<tr>
<td>Unlimited</td>
<td></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.</td>
<td>Deductible waived, 20% coinsurance</td>
<td>Deductible waived, 40% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Maintenance drugs: $10 copay, deductible waived + shipping &amp; handling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Formulary brand-name drugs</td>
<td>$25 copay, deductible waived.</td>
<td>Deductible waived, 20% coinsurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maintenance drugs: $40 copay, deductible waived + shipping &amp; handling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-formulary drugs</td>
<td>$35 copay, deductible waived.</td>
<td>Deductible waived, 40% coinsurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maintenance drugs: $80 copay, deductible waived + shipping &amp; handling</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Vision benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Hall Health</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$10 exam&lt;br&gt;$25 for frames/lenses combined&lt;br&gt;$25 contacts</td>
</tr>
<tr>
<td><strong>Exam</strong></td>
<td>Deductible, then plan pays 100% up to $60</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>Deductible, then plan pays 100% up to $70</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>Deductible, then plan pays 100% up to:&lt;br&gt;Single vision: $50&lt;br&gt;Bifocal: $70&lt;br&gt;Trifocal: $90&lt;br&gt;Lenticular: $135</td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td>Deductible, then plan pays:&lt;br&gt;Medically-necessary contacts: 100%&lt;br&gt;Cosmetic contacts: up to $105/pair</td>
</tr>
</tbody>
</table>

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

*Adults age 19 or greater. See Pediatric vision benefit for details for members under age 19.
Dental care

Smile with confidence

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>Hall Health</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 such as cleanings, x-rays, and routine exams</td>
<td>Waived deductible, then 0% coinsurance</td>
</tr>
<tr>
<td>Minor services such as fillings and extractions</td>
<td>Deductible, then 20% coinsurance</td>
</tr>
<tr>
<td>Major services such as crowns and dentures</td>
<td>Deductible, then 50% coinsurance</td>
</tr>
</tbody>
</table>

*Adults age 19 or greater. See Pediatric dental benefit for details for members under age 19
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.
https://student.lifewiseac.com/uw/GAIP/
Landing page
Print and Order ID Card

Order a replacement ID card, or generate a temporary proof of coverage to print right away.

Eligible Members

Who needs a new LifeWise ID card or temporary proof of coverage letter?

- Member Name: Member Name
- Member ID: 1000000001-01
- Birth Date: 01/01/1990

What can we help you with?
- Send me a LifeWise ID card
- Print temporary proof of coverage

The proof of coverage document might not display if popup blockers are enabled. You may need to allow popups to print.
Enroll Family Members on Your Plan

**Family Member Enrollment period is closed.**

You have signed up for **Student Only** coverage. To change your coverage selection, please [contact your school](#).

**Coverage Level Information**

**Dependent Enrollment Questions**

**Can I enroll my dependents by mail?**
If you prefer to enroll family members with a paper form you will need to print out and submit an [Enrollment Form](#) and [Other Coverage Questionnaire](#) (pdf) to the mailing address on the enrollment form. If applicable also submit the [Certification of Disabled Dependent](#) (.pdf).

**What information will I need to enroll my spouse/domestic partner or dependent?**
You will need their:
- Birth date
- Social security number
- Start and end dates of any previous health coverage that ended in the last 3 months (if they had any)

**After enrolling my family members, how long until they receive their ID cards?**
Your family members will receive their physical ID card within 7 days from enrollment.

**I've enrolled my dependent and need to correct their personal information?**
To make changes to dependent information that you enrolled, please contact LifeWise Customer Service at: 800-971-1491.
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.
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 - Available to 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
  4. 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
http://hr.uw.edu/benefits
THANKS FOR ATTENDING