

W UNIVERSITY of WASHINGTON

Graduate Appointee Insurance Program

Summary of Benefits

Your health insurance benefits are an important part of a graduate appointment offer from the University of Washington. The UW provides these benefits at no cost for eligible graduate appointees during the plan year as part of the UW/UAW contract. This summary provides Graduate Appointee Insurance Program (GAIP) highlights, including academic year eligibility rules. For more details, visit:

<http://hr.uw.edu/benefits/health-insurance/graduate-appointees-health-insurance/>.

Academic Year Eligibility

The academic year includes fall, winter, and spring quarters. Summer quarter eligibility and enrollment information can be found in the Plan Booklet at the [GAIP website](#).

You are eligible for UW-paid medical, dental, and vision coverage under GAIP if you hold an eligible appointment of at least 50%, *and* are paid at least five of the six pay periods for the quarter *and* are enrolled in at least 10 credits for the quarter.

If you are a Fellow or Trainee with an eligible appointment, the UW will pay for coverage provided that you are paid at least \$800 per month for at least five of the six pay periods for the quarter *and* are enrolled in at least 10 credits for the quarter.

You are eligible for self-pay medical, dental, and vision coverage if your funding is paid directly to you (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 that same quarter.

Student Employee Responsibilities

Enrollment

All eligible graduate appointees are automatically enrolled in Student-Only GAIP coverage by the plan administrator, LifeWise Assurance Company. Upon your enrollment, LifeWise will send you a “welcome” letter and an email confirmation which includes important instructions on enrolling dependents. It is your responsibility to enroll your eligible dependents on or before the enrollment deadline.

You do not need to re-enroll your dependents within the same plan year if the coverage is continuous from one quarter to the next. However, all appointees must re-enroll their dependents every fall quarter and/or after a break in UW-paid GAIP coverage.

Verify Appointment

Students are responsible for communicating with their department to verify that your appointment was entered into the UW payroll system (Workday) on time. Other than the timely processing of your appointment, your department is not involved in the enrollment process. Retroactive appointments do not provide retroactive coverage for you or your dependent(s).

Read Notices

Please read all email messages you receive about your GAIP coverage. It is your responsibility to know and understand plan rules. The underlying contracts, master policies, and other legal plan documents, together with LifeWise Assurance Company, and trustee decisions, will govern in answering any questions and resolving any discrepancies.

Self-Pay

If you are eligible to self-pay, you must return the self-pay packet directly to LifeWise within 31 days of eligibility to make premium payment arrangements. (If you will be working at the Fred Hutchinson Cancer Research Center, please contact your program administrator for enrollment information.)

Insurance

Coverage Periods

Quarterly coverage periods under GAIP are:

- Fall: October 1–December 31
- Winter: January 1–March 31
- Spring: April 1–June 30
- Summer: July 1–September 30

Medical Coverage for ASEs

(coverage for dependents may vary)

Your share of medical coverage is based on the facility/physician used as follows:

- 0% (plan pays 100%) for the first \$1,000 of services provided at Hall Health, the on-campus health clinic
- 10% (plan pays 90%) for most services provided within the preferred provider network
- 40% (plan pays 60%) for most services* provided outside the preferred provider network
- 0% (plan pays 100%) for covered preventive care services within the preferred provider network
- Acupuncture, massage, naturopathy, and chiropractic care*
- Prescription drugs – both retail pharmacy and mail order
- Mental health and chemical dependency treatment*

**After the deductible is met. Deductible is \$75 per quarter per person*

Note: This flyer contains a brief description of UW insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan document will govern. Plans may change or stop at any time. This is not an employment contract. For more details, visit <http://hr.uw.edu/benefits>

Vision Coverage

Coverages, deductibles, and limits are outlined below.

- Deductibles:
\$10 for exam
\$25 for frames/lenses combined
\$25 for contacts
- Eye Exam: Plan pays 100% after deductible once every 12 months up to \$120.
- Frames: Plan pays 100% after deductible once every 24 months up to \$70.
- Basic Lenses: Plan pays 100% after deductible once every 12 months up to:
Single Vision: \$60
Bifocal: \$80
Trifocal: \$100
Lenticular: \$145
- Contacts: Plan pays 100% after deductible once every 12 months for Medically Necessary Contacts and up to \$105 for a pair of Cosmetic Contacts. Once contacts are purchased, lenses will not be covered for another 12 months and frames will not be covered for another 24 months.

Note: The vision benefit does not cover facility fees charged (if any) by some providers such as hospitals. Check with your provider to see if you will be charged a facility fee.

Pediatric Vision Services (limited to members under age 19) includes annual routine exam, lenses and hardware. See your GAIP plan booklet for more details.

Dental Coverage

Once you meet the deductible (if applicable), the dental plan pays benefits as listed below, up to \$1,500 maximum each plan year.

- Diagnostic and Preventive Services (such as cleanings, x-rays, and exams) are covered 100% with no deductible.
- Minor Services: Restorative, oral surgery, periodontics, endodontics, and services such as fillings and extractions—are covered 80% after deductible.**
- Major Services: Major restorative and prosthodontics such as crowns and dentures—are covered 50% after deductible.*

**Deductible is \$25 per person up to \$75 per family.

Pediatric Dental Services (limited to members under age 19) includes routine oral examinations, cleanings, sealants, fillings and extractions. See your GAIP plan booklet for more details.

Dependent Coverage

You can enroll eligible dependents in GAIP coverage. The UW pays a percentage of eligible dependent premiums, as long as enrollment is on time. Review the GAIP website and the Plan Book for specific policies, procedures, and coverage information. In addition, information regarding the cost of coverage can be found at <http://hr.uw.edu/benefits/health-insurance/graduate-appointees-health-insurance/gaip-dependent-coverage/>.

Voluntary Retirement Plans

Voluntary Investment Program

The Voluntary Investment Program (VIP), is an optional, unmatched retirement savings plan under Section 403(b) of the federal tax code. Use the VIP to tap into the tax advantages of pre-tax contributions, make Roth after-tax contributions to create a tax-free account for retirement, or use both contribution types.

<http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/>

Deferred Compensation Program

Washington State Deferred Compensation Program (DCP) is an additional optional, unmatched retirement savings program under IRC 457(b). DCP contributions can be deducted pre-tax, on a Roth basis, or both. UW employees may participate in both VIP and DCP in the same tax year at the same time.

<http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/deferred-compensation>

ISHIP

International Student Health Insurance Plan (ISHIP)

The following scenarios apply to ISHIP:

- In the event you are enrolled in both GAIP and ISHIP, your ISHIP coverage will be waived in favor of your GAIP coverage (for you and your dependents).
- Dual coverage is not allowed.
- If you purchased annual coverage under ISHIP and you become eligible for GAIP during the plan year, you may be able to get a refund for ISHIP premiums already paid by notifying the Benefits Office at uwgaip@uw.edu by the third Friday of the quarter. However, a \$25 ISHIP cancellation fee will be applied.
- If you chose ISHIP's annual option but later in the quarter receive GAIP coverage, you may not re-enroll in ISHIP during the same plan year.
- If you subsequently lose eligibility under GAIP, you can continue coverage under the GAIP using the "self-pay" option for the remainder of the GAIP plan year.

Contact Information

LifeWise Assurance Company (LifeWise) is your contact for GAIP questions, including coverage, enrollment, premiums, claims, and billing. Phone LifeWise toll-free at:

- 1-800-971-1491 (voice)
- 1-800-842-5357 (TDD for hearing-impaired)

Plan information, including summaries, coverage periods, and Plan book, are posted at: <http://hr.uw.edu/benefits/health-insurance/graduate-appointees-health-insurance/>.

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