

GSA Meeting Agenda

September 9th, 12:00-1:00 PM, Zoom

<https://unmc.zoom.us/j/94494477279?pwd=L0szVE1LVFFUZm15UjRkdE9ZQ0FZZz09>

Meeting ID: 944 9447 7279

Passcode: 088231

1. Welcome
 - a. Officer Introductions (new positions filled)
 - i. Member openings (taking those that are interested)
 1. Grievance Committee Member (2)
2. Dr. Davies spoke on different topics
 - a. Graduate Studies Enrollment
 - i. High enrollment this year and expanding
 - ii. Wellness is important to us
 - b. COVID
 - i. Continues to increase
 - ii. Cases on the rise in the younger groups
 - iii. Continue to be aware of changes and follow protocols in place
 - c. New Graduate Student Lounge
 - i. Planning for a few years, excited we have the opportunity to complete this project
 - ii. Three main points when it opens:
 1. Safety, have it a safe place
 2. Kept clean and not cluttered
 3. Welcoming environment for all
 - iii. It is our lounge (graduate students)
 - iv. Rules of engagement
 - v. Will share drawings with all of GSA
 - vi. There will be area behind the lounge that will be the mothers' area, please be courteous
 - d. Affordable Housing
 - i. Has become a priority to find areas for potential housing
 - ii. 3 buildings right away for possible housing for students
 - iii. Will be affordable for graduate students
 - e. Lyft/Shuttle service
 - i. Will follow up on this
 - ii. Certain radius of shuttle and with the Lyft (pickup at campus or be dropped off at campus)
 - f. Strategic Planning
 - i. Wellness opportunities
 - ii. Events and what we will be able to do
 - iii. Diversity and Inclusion
 - g. Industry Partners

- i. Jobs and internship research
 - ii. Local companies: Streyk, LI-COR, Celerion,
 - 1. Will have site visits and talks
 - iii. Zoom sessions for introductions to local industrial companies
- 3. Devin Schleicher spoke on Student Health Insurance related questions
 - a. **Can you be dual enrolled on the student health insurance and a parents health insurance?**
 - i. Yes, the Student Health Insurance will be listed as the primary and the parent's will be secondary. The student/payor will be responsible for two premium payments.
 - b. **What is the difference between a co-pay, deductible, and coinsurance?**
 - i. Co-pay - is a fixed amount that is due at the time of the office visit.
 - ii. Deductible- The amount the student is responsible for a covered health service before the health insurance pays on it. For example, if a student is admitted to the ER and gets a bill for \$6,000. The deductible let's say is \$1,000. The student will have to pay the \$1,000 before the insurance pays the remaining \$5,000.
 - iii. Coinsurance – is a fixed percentage of a bill the student most pay for a covered product or service. Example, if a student has met their deducible amount and is responsible for paying 20% of the bill. If the bill is \$150, the student will have to pay \$30.
 - c. **Do students get eye coverage if so, what is covered?**
 - i. Yes, students are allowed an annual eye exam at TEI on campus. It only covers a once-a-year eye exam up to \$50. Glasses and contacts are not covered. The only way glasses are covered is if the student has an eye injury or disease such as macular degeneration.
 - d. **What is the out-of-pocket maximum for the student health and insurance?**
 - i. **In-network providers**
 - ii. \$2,200 Per Insured Person, Per Policy Year
 - iii. \$4,400 For all Insureds in a Family, Per Policy Year
 - iv. **Out-of- network providers**
 - v. \$4,400 Per Insured Person, Per Policy Year
 - vi. \$8,800 For all Insureds in a Family, Per Policy Year
 - e. **Does the student insurance cover the required vaccines (such as TDAP)?**
 - i. **Any vaccines that are required are covered under preventative care at no charge to the student.**
 - f. **Can students have a PCP that is not student health but still be covered by the student insurance?**
 - i. **Any PCP that is in-network even off campus, a student may go to. The benefits of using the student health center or getting a referral from the student health center to a UNMC provider is that the copay and deductible are waived which makes the bills much cheaper for UNMC students, but they do not have to use on campus providers is they choose not to. They may just have a bill, so they need to prepare for that.**

- g. **How does student health insurance work if a student goes to a doctor, dentist, chiropractor, etc. outside of UNMC? What is covered and how much would a student need to pay?**
- i. If a student goes to a health care provider outside of UNMC they want to make sure first that they are in-network. Then usually the services are billed toward the deductible. If it is just a doctor visit for a check-up or sick visit, then it will be a \$20 copay. I cannot give an amount for how much a student would have to pay for care because it is dependent on the contract we have with that specific provider. I have attached the dental brochure and the certificate of coverage. UHC Dental answers any dental coverage questions so before having dental work done students can reach out to them to see if it is covered. Although dental cleanings there should be no charge to the students. As for what is covered medical wise that is all found in the certificate, but it can be easier if the student sends me an email to ask if they are unsure.
- h. **What are options for students with a spouse/children?**
- i. The spouse and child receive the same health and dental benefits as the student, with the exception that they do not receive the Fund B benefits.
 - ii.

Rates	Fall
Student	1,392.74
Spouse	1,378.35
One child	1,385.97
2 or more children	2,693.97
Spouse and 2 more children	4,076.53

- i. **Is student health insurance the same for international students as what domestic students receive?**
 - i. **The insurance is the same for international students as domestic students. There is no difference in their plans.**
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- k. **How does the Qualifying Life Event work if a student needs to enroll in the middle of the year?**

- i. QLE include marriage/divorce, turning 26, loss of insurance coverage, loss of job.
 - ii. If the student joins the insurance in the middle of a term, the student will be responsible for paying the expense out of pocket for however many months remaining in the term. Once the payment is made, the insurance will be active. The following term, it will be placed on the tuition bill unless a waiver is submitted.
 - I. How does coverage work if a student is out the state? Out of the country?**
 - i. The coverage works out of state as long as the student is using in-network providers in which there are many across the states. They will want to check for in-network providers in their location. For out of country travel we would always recommend that they coordinate care with UHC Global first. This helps because UHC Global may be able to facilitate direct payment to the foreign provider.**
- 4. Questions/ Contact Info**
 - a. devin.schleicher@unmc.edu
 - b. studenthealth@unmc.edu - Insurance email
 - c. Office #: 402-559-5328
- 5. Health Insurance Presentation**
 - a. Have a panel to answer other remaining questions
 - b. Team up with Graduate Studies and UNMC Insurance department to set up
 - c. Plan for the end of the month and provide at orientations/beginning of the semester
 - d. Reminders for health insurance registration and renewal
 - i. Registration and renewal open roughly 2 weeks before the next semester insurance begins

