

Graduate Student Employee 2009-2010 Health Insurance Information

Annual policy effective: 8/24/09–8/23/10

UNM is pleased to offer insurance coverage for graduate student employees. The University provides full payment of the student's coverage if you meet the eligibility requirements.

Eligibility:

1. You are eligible for Graduate Student Employee health insurance coverage if you are a graduate student who is:
 - Holding a Teaching Assistantship (TA), Graduate Assistantship (GA), Research Assistantship (RA), or Project Assistantship (PA), and;
 - Taking six or more graduate credit hours throughout the semester, and;
 - Working .25 FTE or more, alone or in a combination of the above, throughout the contract period, and meeting all other eligibility criteria to hold the assistantship.
2. UNM provides full payment of the student's coverage, on a semester-by-semester basis, if you meet the eligibility requirements. Students whose assistantship contracts begin with the first day of the semester (fall, spring, or summer) will be covered on the first day of the insurance benefit period (see insurance brochure for insurance start dates), if all paperwork has been signed and approved.
3. Students whose assistantship contract begins after the first day of the semester—but before **October 1** (for fall contracts), **March 1** (for spring contracts), or **June 1** (for summer contracts)—will be covered on the start date of the semester enrollment date noted in the insurance brochure. **Completed and approved assistantship contracts must be received by OGS by these dates.** Students whose assistantship contracts begin after the above dates will **not be** eligible for coverage during that semester. **After these dates, no additional names will be accepted.**
4. Students who are eligible for the Graduate Student Employee health insurance coverage (and who are on contract for at least half the spring semester), will have coverage in effect until the day before the first day of the fall semester.

You have the option of declining this coverage. See your graduate assistantship contract for this option.

UNM Student Health & Counseling (SHAC):

Graduate Student Employee health insurance coverage is designed to be mutually complementary with Student Health & Counseling (SHAC). SHAC is a one-stop health service available to all currently enrolled UNM students. SHAC is located on main campus just north of Johnson Center and across the mall from the Student Union Building. An insurance representative is available to meet with you individually to answer questions about Student Health Insurance.

Spouses with the Student Health Insurance coverage can be seen at SHAC. Dependents cannot be seen at SHAC.

Graduate Student Employee—2009-2010 Health Insurance Coverage

Coverage:

Insurance coverage is under the National Union Fire Insurance Company of Pittsburgh, PA. Services are coordinated by Macori, Inc. The 2009-2010 Accident and Sickness Health Insurance Program for the students of the University of New Mexico policy brochure is available at OGS, SHAC, or on the Macori web site at www.macori.com/UNM. This brochure explains the coverage. You are covered under Plan A, the more comprehensive “preferred plan.” Your copy of the assistantship contract will be mailed to you after approval and signatures are finalized.

Orientation sessions are held at SHAC at the start of each semester to explain coverage and insurance benefits. We recommend that you attend one of these sessions so that you can understand your full coverage. A schedule of these sessions is available on the SHAC web site at <http://shac.unm.edu/>. If you cannot attend an orientation session, you can access educational information about Student Health Insurance on the SHAC web site.

Enrollment:

1. When you sign your assistantship contract, you will have the option of declining health insurance coverage provided by UNM. If you do not opt out of it, you will automatically be covered upon approval of your contract by the Dean of Graduate Studies. We recommend that you do not opt out, as UNM pays the student’s coverage if the eligibility requirements are met.
2. You will need to fill out a HIPAA authorization form to release medical records which may be needed for payment of medical claims by Macori, Inc.
3. **Additional, Optional Coverage to Plan A:** You have the option of purchasing additional coverage.

You cannot add optional coverage at any time during the semester. You must enroll for these options within the first three weeks before the effective date of insurance or three weeks after the effective date of insurance. If you have questions about this, please ask the SHAC insurance representative or contact Macori, Inc.

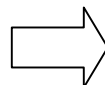
The following options are available if you would like to pay the additional premium for this coverage. Please refer to the policy brochure (Plan A), for more specific coverage on each option.

- Early Enrollment
- Spousal/Domestic partner coverage: If you purchase this coverage, your spouse is eligible to use SHAC for all of his/her health care on the same basis as a student. The spouse/domestic partner is required to pay the insured’s responsibility (co-insurance) at the time of the visit.
- Major Medical
- Dental

Enrollment/Payment: You can enroll online for additional, optional coverage at www.macori.com/UNM. If you prefer not to enroll online, you can:

- a. Fill out the enrollment card in the insurance policy brochure. Enrollment cards are also available at SHAC or OGS.
- b. Complete a check or money order for the specified amount, payable to “National Union Fire Insurance Company of Pittsburgh, PA.” Or complete the charge card (Visa or Master Card) authorization information.
- c. Mail (or drop off) the enrollment card and payment to:

Student Health & Counseling
MSC06 3870
1 University of New Mexico
Albuquerque NM 87131-0001



Be sure to note on the enrollment form that your basic coverage is through the Graduate Program. SHAC will coordinate your additional coverage with Macori, Inc.

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Identification Cards:

You will need to present an identification (ID) card to the medical facility when receiving services. This will be mailed to you with your assistantship contract. Please keep it with you for reference. It confirms your coverage and has pertinent web and contact information. Note: An ID card can also be printed at the Macori web site at www.macori.com/UNM.

Termination of Graduate Assistantship Contract:

Students who lose eligibility to hold their assistantship will not be eligible to have their health insurance premiums paid by the University. See policy brochure for specific dates of coverage for each semester. If you are not employed for a semester, you have the option of purchasing insurance coverage. See below for details.

Options for Continuing Coverage:

- **Self-Pay Option:** As a student taking six or more hours of class, you can purchase Student Health Insurance. You can continue your coverage by filling out the insurance enrollment card and making the payment with check or credit card. For questions regarding this process, refer to the insurance policy brochure, contact SHAC, or contact Macori, Inc.

We recommend that you consider this option, especially if you anticipate a “gap in coverage.” If your assistantship is terminated for a semester, but you anticipate that you will start another assistantship the next semester, purchasing the plan will be an opportunity for continuity of coverage.

- If you’re graduating and need a continuation plan or short-term insurance, this is available through Macori, Inc. Refer to the insurance brochure for information, or call Macori, Inc., at 1-800-285-8133 to discuss which plan may be best for you.

Filing Claims:

- Any charges for services at Student Health & Counseling (SHAC) will be filed by SHAC. Any charges for services not covered by Plan A will be billed to the student’s UNM account.
- For services rendered outside SHAC, a completed claim form **MUST** be completed before a claim can be processed. You may obtain a claim form on the Macori, Inc., web site, or at SHAC. For more information, you can also refer to the insurance policy brochure.

Claims Status:

You can call the Claims Office at 1-800-285-8133, Monday through Friday from 8:00 a.m. to 5:00 p.m. (Mountain time), or check their web site at www.macori.com/UNM.

Appeals Process:

You can elect to appeal a claim within 60 days of receipt of a claim payment or denial. Appeals should be made in writing and mailed to Macori, Inc. Please make sure that you attach any and all pertinent information which would document the reasons for the appeal. A written response will be forwarded upon final review of the appeal.

Graduate Student Employee—2009-2010 Health Insurance Coverage

Information Sources:

UNM Office of Graduate Studies (for eligibility and processing of assistantship contracts):

Phone: 277-2711 (main phone)

UNM Humanities Building, room 107

Contact: Edwina Chavez Salazar at 277-7395 or e-mail at: edwinac@unm.edu

OGS web site: <http://www.unm.edu/~grad/employment/assistantships.html>

UNM Student Health & Counseling/SHAC (for questions on insurance plan & SHAC services):

Phone: 277-3136 | TTY #: 277-7926

Office hours: Mon.–Fri., 8:00 a.m. to 5:00 p.m. (Tuesdays open at 9:00 a.m.)

Bldg. 73, Reception Area

Insurance Information: 277-3136 or unminsur@unm.edu

SHAC web site: <http://shac.unm.edu/> (Click on “Insurance.”)

Macori, Inc. (for inquiries about the plan, coverage, and payment of claims):

Phone: 1-800-285-8133

Office hours: Mon.–Fri., 8:00 a.m. to 5:00 p.m. (Mountain time)

P.O. Box 2567, Spring, TX 77383-2567

Macori, Inc. web site: www.macori.com/UNM

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