

2018-2019

STUDENT HEALTH BENEFIT PLAN



Student Health Benefits

UNIVERSITY OF MINNESOTA

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WELCOME

The University of Minnesota is pleased to offer the University-sponsored Student Health Benefit Plan (SHBP) administered by the Office of Student Health Benefits.

Health plan network and claims administration services are provided by Blue Cross and Blue Shield of Minnesota, giving you access to thousands of providers and hospitals in their worldwide network.



*Detailed information can
be found on the
Office of Student Health
Benefits website:
shb.umn.edu*

Insurance Requirement

The University requires students to have health insurance, to ensure that all students have access to medical care and can maintain good health, which is essential for academic success.

Benefit Highlights

- 100% coverage of essential benefits as outlined in the Affordable Care Act
- No deductible
- 80% coverage of eligible expenses
- Access to the Blue Cross and Blue Shield worldwide network
- Preventive and periodontal dental benefits
- Year-round coverage

*Our office looks forward
to working with you!*

Office of Student Health Benefits

University of Minnesota
410 Church Street S.E., N323
Minneapolis, MN 55455

Phone: 612-624-0627 or 1-800-232-9017

Fax: 612-626-5183 or 1-800-624-9881

Email: umshbo@umn.edu

Website: www.shb.umn.edu

ELIGIBILITY

Students who are: 1) admitted to a degree program; and 2) registered for six or more credits per semester that count towards the automatic assessment of the Student Services Fee; are required by the University of Minnesota to have health insurance. Students who meet both of these criteria are eligible for enrollment in the University-sponsored Student Health Benefit Plan (SHBP).

The following are examples of credits that do not count toward the eligibility for the SHBP: certificate, non-degree, independent study, online and distance learning, Executive MBA (CEMBA) and Part-time MBA (PTMBA).

ENROLL OR WAIVE

Eligible students are automatically enrolled in the University-sponsored SHBP, unless they waive the coverage.

Students are eligible to waive enrollment from this plan if they have health insurance for the entirety of each semester. If students do not appropriately waive the SHBP by the established deadline, they will be enrolled and billed for the entire semester. Approved waivers are valid for one year.

Students can find detailed information on how to enroll in or waive the SHBP on the Office of Student Health Benefit's website, www.shb.umn.edu.

Students who experience an involuntary loss of coverage (for example, a student loses coverage under his or her parent's plan when he or she reaches age 26) may enroll in the SHBP up to 31 days after loss of coverage. Contact the Office of Student Health Benefits for details.

For information on spouse and/or dependent coverage and coverage during learning abroad, visit www.shb.umn.edu.

International Students

The University requires all international students and their dependents to purchase the SHBP, unless they are eligible for a waiver. The cost of the plan will be charged to their University account. Visit www.shb.umn.edu for more details.

International Scholars

International Scholars visiting the University for more than 31 days are required to enroll in the SHBP. Scholars must contact the Office of Student Health Benefits to complete enrollment materials, within 31 days of their arrival. Scholars who will be at the University for 31 days or less may choose not to enroll in the University-sponsored SHBP but are required to carry their own health insurance that meets J-1 regulations for the duration of their visit to the University.

MEMBER ID CARD

Your member ID card is your passport to care. It tells providers that you have coverage and gives them information they need to submit your claims to Blue Cross. You will receive a health plan card and information to your U.S. mailing address in MyU.

Additionally, your card provides your customer service phone number and information necessary to register for the Blue Cross online portal, at www.bluecrossmn.com/uofm. Your online member portal offers one-stop convenience for all your health plan information, allowing you to:

- View your member ID card or order a replacement
- View claims and plan information
- Search for a network doctor, clinic or hospital
- Find estimated costs for common medical procedures
- Read and write patient reviews on medical providers

DENTAL BENEFITS

The Student Health Benefit Plan includes preventive and periodontal dental coverage for adult students (primary members) through Delta Dental. The dental plan year begins September 1, 2018 and continues through August 31, 2019. Pediatric dental benefits are also included for students and their dependents up to the age of 19. For more information and a complete summary of benefits, visit www.shb.umn.edu.

Plan Benefit Highlights	
	Preventive/Periodontics Plan (included in the SHBP)
Plan Year Maximum Diagnostic and preventive services are excluded from the Plan Year Maximum	n/a
Deductible Per person, per plan year	n/a
Cost Per semester	Included in the SHBP
Covered Services	Dental Benefit Plan Coverage
Diagnostic & Preventive Services Exams, cleanings, x-rays, sealants	100%
Periodontics Nonsurgical periodontics	80%
Basic Services Emergency treatment for pain relief, restorations (silver and white fillings)	n/a

If you would like additional coverage, you can enroll in the optional Dental Buy-Up Plan for an added cost. The Buy-Up Plan has restorative services, including 80% coverage for basic services such as fillings and emergency treatment as well as 50% coverage for tooth removal. The plan has a \$1,200 plan year maximum and a \$25 deductible. The cost for the plan is \$326 per year. For students who are enrolled fall and spring semester, the premium will be billed in two installments of \$163. The annual open enrollment deadline is September 27, 2018. Visit the Office of Student Health Benefits website, www.shb.umn.edu for a full description and enrollment information.

QUICK REFERENCE BENEFIT CHART

2018–2019 Student Health Benefit Plan

University of Minnesota—Crookston, Duluth, Morris, Rochester, and Twin Cities Campuses

The following benefits apply to students and their dependents enrolled in the University-sponsored Student Health Benefit Plan.

Service or Provider Network	Campus Health Service <i>Primary Member Only; NO DEPENDENTS</i>	BCBSM Participating Providers <i>Primary Member and Dependents</i>	Nonparticipating Providers <i>Primary Member and Dependents</i>
Provider Network	When services are provided at the student's campus health service, only students paying the Student Services Fee (SSF) are eligible for this benefit. Enrolled spouse and/or child(ren) are covered at the BCBSM Participating Providers benefit level (next column).	When you use a provider who participates with Blue Cross and Blue Shield of Minnesota (BCBSM), it will file the claims on your behalf. They have agreed to accept the allowed amount as payment in full, less your copays. <i>Participating providers: 1-800-810-2583, www.bluecrossmn.com/uofm.</i>	When you use a provider who does not participate with BCBSM, you need to file your claim with BCBSM for benefit processing. You are responsible for amounts in excess of the amount allowed.
Enrolled Dependents	Not applicable	Spouse and unmarried dependent children to age 26	
Individual Lifetime Maximum	Unlimited	Unlimited	
Student Deductible	None	None	
Dependent Deductible	Not applicable	None	
Coinsurance Amount you pay.	Applies only where indicated	20% of eligible charges	
Plan Year Out-of-Pocket Maximum Includes coinsurance. Does not include ineligible charges or charges in excess of allowed amount.	\$6,250 per individual	\$6,250 per individual	
Physician Office Visits for Illness or Injuries Office visits, lab, X-ray and in-office surgery.	100% coverage	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limitations apply.
Retail Clinic—Office Visit	100% coverage after \$10 copay	100% coverage after \$10 copay	100% coverage after \$10 copay
Routine/Preventive Care Routine physical, routine eye exams, lab, X-rays, cancer screening tests, prenatal care.	100% coverage of available services	100% coverage	Pre-cancer screening tests are covered at 80% up to the out-of-pocket maximum; 100% thereafter. Prenatal care covered at 80% up to the out-of-pocket maximum; 100% thereafter. Routine physical and associated lab and X-rays, eye exams, 80% coverage. Allowed amount limitations apply.
Well Child Care Developmental assessments, immunizations, vaccinations. Immunizations and vaccinations not covered after age 6.	100% coverage of available services	100% coverage	80% coverage up to the out-of-pocket maximum; 100% thereafter to age 6. Allowed amount limitations apply.
Physician Services For surgery, anesthesia, obstetrics, in-hospital medical visits. No infertility services/sterilization.	100% coverage of available services	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limitations apply.
Inpatient Hospital Services Room and board, lab tests, X-rays, medication, medical supplies.	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. <i>Preadmission notification required for non-accidents or our payments will be reduced by an additional 25% of the allowed amount.</i> Allowed amount limits apply.

2018–2019 Student Health Benefit Plan

University of Minnesota—Crookston, Duluth, Morris, Rochester, and Twin Cities Campuses

Service or Provider Network	Campus Health Service <i>Primary Member Only; NO DEPENDENTS</i>	BCBSM Participating Providers <i>Primary Member and Dependents</i>	Nonparticipating Providers <i>Primary Member and Dependents</i>
Outpatient Hospital Services Lab tests, X-rays, kidney dialysis, radiation or chemotherapy, physical therapy, surgery.	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Ambulance Transport to the nearest qualified facility to treat the condition.	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Home Health Care Coverage provided up to a maximum benefit of \$25,000 per calendar year.	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Durable Medical Equipment & Medical Supplies Casts, splints, wheelchairs, etc. No coverage for contraceptive devices (e.g. IUDs or diaphragms).	80% coverage; <i>TWIN CITIES CAMPUS ONLY: 100% coverage for casts/crutches. Depo-Provera and IUD covered per BH Pharmacy prescription benefit guidelines.</i>	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Emergency Room Facility Services	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Chiropractic Care	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Coverage provided up to a maximum benefit of \$500 per calendar year. Allowed amount limitations apply.
Rehabilitative Services Physical Therapy, Speech Therapy, Occupational Therapy.	Not applicable except for Twin Cities Campus students. <i>TWIN CITIES CAMPUS ONLY: \$5 copay per visit for available services.</i>	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out of pocket maximum; 100% coverage thereafter. Coverage provided up to a maximum benefit of \$500 per calendar year. Allowed amount limitations apply.
Prescription Drugs	Coverage varies by campus. See plan details on the Office of Student Health Benefits website.	Coverage varies by campus. See plan details on the Office of Student Health Benefits website.	
Inpatient Mental Health and Chemical Dependency Care	Not applicable	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. <i>Preadmission notification required or our payments will be reduced by an additional 25% of the allowed amount.</i> Allowed amount limitations apply.
Outpatient Mental Health Care Prior authorization recommended for treatment in excess of 10 hours.	100% coverage of available services	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Outpatient Chemical Dependency Care Prior authorization recommended for treatment in excess of 2 hours.	\$10 copay/individual visit. \$5 copay/group visit. Total annual copayment maximum \$250.	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter	80% coverage up to the out-of-pocket maximum; 100% coverage thereafter. Allowed amount limits apply.
Preventive/Periodontics Dental Plan (included in SHBP)	See page 3	See page 3	See page 3

This Quick Reference Benefit Chart is intended as a guide. For plan details, please refer to the Office of Student Health Benefits website at www.shb.umn.edu.

COST AND DATES

Cost for Students

2018-2019 Academic Year

Coverage for	Average Cost per Month	Charge per Semester
Primary Member	\$186	\$1116
Spouse	Add \$280	Add \$1680
One Child	Add \$207	Add \$1242
Two or More Children	Add \$296	Add \$1776

Cost for International Scholars

2018-2019 Academic Year

Coverage for	Cost per Month
Primary Member	\$221
Spouse	Add \$280
One Child	Add \$207
Two or More Children	Add \$296
Family	\$797

Coverage Dates

Term	Dates
Fall	August 20, 2018–January 21, 2019
Spring	January 22, 2019–August 18, 2019
Summer*	May 20, 2019–August 18, 2019

*Only applies if not enrolled in SHBP spring semester. Contact the Office of Student Health Benefits for summer cost and enrollment information.

ON-CAMPUS ACCESS

All charges for services received at your campus health service are first billed directly to your health plan. Most charges not covered by your health plan are covered by the Student Services Fee. Students admitted to a degree program and who register for six or more qualifying credits each semester are automatically charged the University's Student Services Fee.

Any charges not covered by the Student Services Fee will be the patient's responsibility.

Crookston Campus

UMC Health Services
crk.umn.edu/units/health-services
218-281-8512

UMC Health Services can take care of most outpatient services students might need. The staff includes a registered nurse and part-time physician.

Duluth Campus

UMD Health Services
d.umn.edu/health-services
218-726-8155

UMD Health Services' staff includes physicians, nurse practitioners, physician assistants, registered nurses, psychologists and social workers.



Morris Campus

UMM Health Service
morris.umn.edu/wellness/physicalhealth
320-589-6070

UMM Health Service can take care of most of your outpatient needs. The staff includes a registered nurse, licensed practical nurse, administrative assistant and part-time physicians.

Rochester Campus

UMR Health Services
r.umn.edu/student-life/health-and-wellness/student-health/health-services
507-292-7250

UMR Student Health Services can take care of many common, acute conditions students may experience. The staff includes registered nurse practitioners.

Twin Cities Campus

Boynton Health
boynton.umn.edu
612-625-8400

Boynton's staff of over 200 includes physicians, nurse practitioners, physician assistants, registered nurses, dentists, optometrists, physical and massage therapists, psychologists, psychiatrists, registered dietitians and pharmacists.

EMERGENCY TRAVEL ASSISTANCE PROGRAM

Students enrolled in the Student Health Benefit Plan are automatically enrolled in Emergency Travel Assistance through UnitedHealthcare Global – a leading provider of international medical assistance services.

Student Health Benefit Plan members and their dependents traveling outside of their home country are eligible to obtain no-cost medical assistance 24 hours a day anywhere in the world through UnitedHealthcare Global. There is no separate fee for this coverage.

Services Available

From finding an English-speaking doctor to replacing a prescription, UnitedHealthcare Global has the resources and experience to offer rapid coordination and monitoring of medical care while you are abroad.

- 24-hour worldwide medical and dental referrals
- Assistance with lost or stolen travel documents (e.g. passport)
- Emergency language interpretation services
- Emergency cash advance
- Political evacuation and natural disaster services

DOCTOR ON DEMAND

Doctor on Demand is an app, accessible from a mobile device or computer, which allows you to see a provider when your student health service is unavailable. For a \$10 copay, the app connects you to a video visit with a board certified medical doctor or licensed psychologist to diagnose and treat common medical issues. The app is easy, confidential and affordable.

You can be treated for many common health concerns including: allergies, stress, cold & flu, anxiety, sinus infections and depression. To learn more about this benefit, head to www.doctorondemand.com/bluecrossmn.

How do you sign up?

1. Visit www.doctorondemand.com/bluecrossmn.
2. Click on “Join Now” to create an account.
3. Choose “See a medical doctor now” to connect with a provider within minutes.
4. Get a diagnosis, treatment options and follow-up care recommendations.

HEALTH RESOURCES

The Blue Cross and Blue Shield online portal includes resources to help you manage your health. You'll find articles on diseases, prescriptions drugs, fitness and nutrition.

Find these resources at www.bluecrossmn.com/uofm.

LEARN TO LIVE

Learn to Live offers online programs to help with stress, depression, social anxiety and insomnia. The programs are confidential, available at no additional cost and completed at your own pace. Visit www.learntolive.com/partners and enter code **UMN** for access.

STOP-SMOKING SUPPORT

With Stop-Smoking Support from Blue Cross, your chances of quitting tobacco are six times better than trying to quit on your own. Your personalized program begins when you call 1-888-662-BLUE (2583) between 7 a.m. and 2 a.m. Central Time or enroll online at www.quitnow.net/StopSmokingSupport.

In just 15 minutes, a Quit Coach will develop a quit plan with you, based on how long you've been smoking (or chewing) and any experiences you've had trying to quit. Over the course of four 10-minute calls, you will work with a quit coach to develop a comprehensive quit plan. Plus, you can call anytime for additional support. We also feature a text messaging component to help you manage urges and track successes.

MATERNITY MANAGEMENT PROGRAM

Maternity Management is a prenatal support program that gives Blue Cross and Blue Shield of Minnesota members in-depth education tools and provides answers for any maternity questions along the way.

You'll start with an assessment, then get one-on-one support from a primary health coach who:

- Answers questions and offers advice about pregnancy and staying healthy
- Connects you to online tools (articles, videos and more) about pregnancy and infant care
- Helps you prepare for the arrival of the new baby
- Offers personalized support
- Provides tips on how to stay happy and healthy after the baby is born

Any pregnant member can participate in maternity management. When you complete the program, you'll receive a \$50 reward card.*

Call toll free 1-866-489-6948 to get started!

* Reward cards may result in a taxable event for either you or the group. Consult your tax advisor.



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