

WESTERN MICHIGAN UNIVERSITY



The Graduate College
Office of the Dean

November 2011

To: Spring 2012 Graduate Appointees (DA / DGA / GA) at Western Michigan University

From: Dr. Julie Nemire, Director
Awards and Special Projects

A handwritten signature in black ink that reads "Julie Nemire".

Re: Graduate Appointee Health Insurance Benefit

The Graduate College is pleased to announce the availability of a subsidized health insurance benefit effective January 1, 2012 for graduate appointees who are either newly appointed for Spring 2012 or who did not enroll for the insurance benefit in Fall and remain on appointment in Spring. As we all know, one expensive injury or illness could jeopardize your graduate education and your financial security.

The health insurance benefit is not automatic; you must enroll for a plan per the instructions in this letter. This enrollment opportunity is available for a limited time and will not be offered again until Fall 2012. [If you enrolled for insurance in Fall 2011, you do not need to enroll again this academic year.] Two plans are available to you as a graduate appointee. In these times of expensive health care, Sindecuse Health Center and Aetna Student Health are able to offer cost-effective health insurance from 1/1/2012 through 8/23/2012 for premiums of \$1,279 for the basic plan or \$1,763 for the comprehensive plan. As part of your graduate appointee benefits package, the University provides a prorated subsidy of \$580 toward the premium for purchase of the basic plan and \$644 toward the comprehensive plan; thus your cost for the basic plan is \$699 and for the comprehensive plan \$1,119. The \$580/\$644 subsidy is available only toward these two plans and only if you enroll for insurance as instructed in this letter.

The policy provides you coverage for accidental injury or illness up to \$75,000 (basic) or \$100,000 (comp) per injury or illness. An annual exam, prescription drugs, physical therapy, and allergy injection coverage are among the many benefits of the policy. The differences between the two plans are described in the brochure available at the Aetna Student Health website (www.aetnastudenthealth.com). Among the plan benefits are:

- \$10 co-pay for office visits at Sindecuse Health Center (both plans)
- \$300 annual deductible per condition (both plans—waived at Sindecuse)
- 80% coinsurance coverage (both plans, in-network)
- \$750 annual prescription benefit (basic) or \$2,500 (comp)

The student premium share covers the period from 1/1/12 through 8/23/12 (regardless of whether or not you receive further appointment in Summer I or II) and will be paid via payroll deduction from the final six full paychecks in Spring (pay dates 2/28/12 through 5/8/12). For those six paychecks, students electing the basic coverage will pay \$116.50 per pay period and students electing the comprehensive coverage \$186.50 per pay period. No other method of payment will be accepted.

To enroll for this insurance benefit and elect one of the two plans, go to the link for graduate appointee health insurance enrollment on the Graduate College website at:

www.wmich.edu/grad

IMPORTANT: Do not enroll yourself for insurance at the Aetna Student Health website or you will not receive the graduate appointee insurance benefit.

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PHONE: (269) 387-8212 FAX: (269) 387-8232
www.wmich.edu/grad

The enrollment site will be active no later than **Wednesday, January 4, 2012**. *For you to be eligible to enroll, your department must have submitted your appointment form through the Office of Human Resources.* You will need to enter your WIN and birth date for the system to verify your eligibility and allow you to proceed to the enrollment screen. If the enrollment system advises you that verification failed, first contact your hiring department to determine when your appointment form was submitted to Human Resources and then you may contact the Graduate College for assistance at (269) 387-8208 or 387-8212.

Online enrollments will be accepted through the close of business on **Wednesday, January 25, 2012**. The policy is effective 1/1/12 as long as the student enrolls by the January 25 deadline. After that date, requests for enrollment will be considered by the Graduate College on a case-by-case basis.

Dependents: Coverage for a spouse and/or children is available at full cost and requires separate enrollment at www.aetnastudenthealth.com by the same enrollment deadline of January 25. Full cost for spouse and dependent coverage must be paid at the time of enrollment. For further information, visit the Aetna Student Health site at www.aetnastudenthealth.com.

Dental and vision coverage: Additional dental and vision policies are available at the student's expense; premiums for these products must be paid upon enrollment. Both the basic and comprehensive policies cover one annual vision exam up to \$150 (subject to deductible being met). Vision products (i.e., lenses, frames, contacts) are available at a discounted rate at optical stores that participate with Aetna Vision One Discount Program. Access the DocFind option at the WMU page of www.aetnastudenthealth.com to find participating eye doctors and Vision One locations.

Aetna Student Health offers a dental PPO policy to all WMU students regardless of whether you've purchased the medical policy. The policy benefits and prices are available at the WMU page of www.aetnastudenthealth.com. This dental policy must be purchased directly from Aetna on that same website by the enrollment deadline of January 25.

Important Information for International GAs: As an international student you are automatically enrolled by the University in the student health plan and a charge is placed on your student account. **However, this is not enrollment for the GA health insurance subsidy.** In order to elect the GA health insurance benefit and receive the \$580/\$644 premium subsidy, you must follow the instructions in this letter to enroll for insurance through the Graduate College. Once you have registered for the GA health insurance benefit, the \$1,279 charge for Spring/Summer international student insurance will be removed from your account upon verification of your enrollment in the GA plan. This process may take several weeks.

Students may contact the Graduate College at (269) 387-8208 or 387-8212 for further information about the graduate appointee health insurance subsidy benefit or enrollment. Questions regarding specific off-campus claims should be directed to Aetna Student Health at (877) 378-9422. Online information is available at www.aetnastudenthealth.com.

The Sindecuse Health Center operates an Insurance Office to assist students with their insurance questions. Specific questions about insurance coverage or Sindecuse claims should be directed to this office. They are available Monday–Friday at (269) 387-3266, or by email to shc-usip@wmich.edu.