NMSU
Graduate Assistant
Health Insurance Program
Eligibility

Graduate assistants must:
1) work at least 10 hours per week for a full academic semester (.25 FTE) in a salary position;
2) be a full-time graduate student enrolled in at least 9 graded credits from NMSU
3) be in good academic standing.

All three criteria must be met to be eligible for the Graduate Assistant Health Insurance Program.

International graduate students must carry health insurance.
GA Health Insurance Orientation

- Graduate Assistants who enroll in the Graduate Health Insurance for the first time should attend an orientation for explanation of the program benefits.

- Returning enrollees are welcome to attend too!

- Orientation is offered once per week beginning August 21st through September 10th

- Register online at https://trainingcentral.nmsu.edu/
Graduate assistants enrolled in the health insurance plan are encouraged to utilize the Campus Health Center (formerly NMSU Student Health Center) for all outpatient primary health care services.
Campus Health Center
for Students

• When can I go there?

• Monday- Friday (646-1512)
  • 7:30 am -11:30 am  Walk-in Clinic
  • 1:00 pm- 4:30 pm  by Appt- General Care
  • 7:30 am- 4:30 pm  by Appt- Psychiatry & Women’s Health
  • 7:30 am- 4:30 pm  Urgent Care Evaluation, Pharmacy, Lab, X-Ray

Corner of Breland & Stewart St.

Across from the Zuhl Library
How much does it cost?

• If you are a full-time student there is never a charge to see the doctor.

• There are charges for:
  – lab tests
  – prescription medications
  – testing & procedures
  – office visits for part-time students
United Health Care
Student Resources

- Up to $500k maximum benefit paid per insured person per plan year
- $50 deductible per injury/sickness – Preferred Provider
- $150 deductible per injury/sickness – Out-of-Network Provider
- Most services covered at 90% with Preferred Provider
- Most services covered at 60% of usual & customary + balance with Out-of-Network Provider
- Prescription drugs covered at 80% at Campus Health Center
  - $10/$20 copay at UHC Network Pharmacy
- No dental coverage except for accidental injury to sound natural teeth
- No vision coverage except when due to disease process
## Premium Cost

Paid via payroll deduction during employment period

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Graduate Assistant per pay period</th>
<th>NMSU per pay period</th>
<th>Total Premium per pay period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall only</td>
<td>$19.73</td>
<td>$46.03</td>
<td>$65.75</td>
</tr>
<tr>
<td>8/13/13 – 1/15/14</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Spring/Summer</td>
<td>$27.34</td>
<td>$63.79</td>
<td>$91.13</td>
</tr>
<tr>
<td>1/16/14 – 8/15/14</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual</td>
<td>$20.52</td>
<td>$47.87</td>
<td>$68.39</td>
</tr>
<tr>
<td>8/13/13 – 8/15/14</td>
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</tbody>
</table>
Enrollment Process & Deadlines

- Enrollment is currently open
- Must enroll online at the NMSU website
  - [https://hrs-apps.nmsu.edu/hrp/faces/login.xhtml](https://hrs-apps.nmsu.edu/hrp/faces/login.xhtml)
- Hiring process must be complete in order to enroll
- Regular enrollment deadline is 8/31/13
- Late enrollment deadline is 9/15/13
  - May result in extra premium deductions to make current
Enrollment Process cont’d

- If you enroll for Fall only coverage, you MUST **re-enroll** to continue coverage for Spring, if eligible. (Spring enrollment deadlines are 1/31/14 and 2/15/14)
- Cannot cancel coverage for any reason except termination of Graduate Assistant position
- Dependent coverage is available
  - Enroll dependents directly through United Health Care
    - United Health Care website [www.uhcsr.com](http://www.uhcsr.com)
  - Graduate assistant must pay full cost for dependent premiums paid directly to United Health Care
For additional information:

Enrollment questions:

Benefit Services
Hadley Hall Room 17
575-646-8000
benefits@nmsu.edu

Campus Health Center services:

Campus Health Center for Students
Corner of Stewart & Breland
575-646-5706
debramon@nmsu.edu
Coverage & Claims Questions

United Health Care Student Resources
1-866-664-6678
www.uhcsr.com

Policy #4040-2 (domestic students)
Policy #4040-4 (international students)