



Graduate Research Assistant Employer Healthcare Option



GRA Healthcare Option

- This option is being offered to Graduate Research Assistants in addition to the Student Health Insurance option or other coverage options that might be available to GRAs (i.e. coverage through a parent or spouse)
- Not the same as other employer-sponsored healthcare options
- Uses the BCBSGa Open Access POS provider network for healthcare and the CVS/caremark pharmacy network for the prescription drug coverage
- Coverage is available for the GRA and his/her eligible child dependents - spouses or domestic partners are not eligible for coverage



2018 GRA Healthcare Option

Meets minimum coverage requirements under ACA

Healthcare Coverage	In-Network BCBSGa Open Access POS	Out-of-Network*
Deductible—Single	\$4,350	\$8,700
Deductible—Family	\$8,700	\$17,400
Out-of-Pocket Maximum—Single	\$5,350	\$10,700
Out-of-Pocket Maximum—Family	\$10,700	\$21,400
Coinsurance (% network rate) after deductible is met	50%	50%
Preventative Care Visits	100%	Not Covered
Pharmacy Coverage – through CVS/Caremark Pharmacy Benefits Manager		
Deductible	\$1,000 Single \$2,000 Family	
Coinsurance after deductible is met	50%	
Out of Pocket Maximum	\$2,000 Single \$4,000 Family	

*Out of network balance billing does not apply to deductibles or out of pocket maximums

See Summary of Plan Benefits for more information

“Creating A More Educated Georgia”



2017 GRA Healthcare Option Premiums

	GRA Pays	USG pays	Total Premium
Single Coverage - GRA Only	\$97	\$331	\$428
Family Coverage - GRA & Eligible Child(ren)	\$439	\$331	\$770



How to Enroll

- To enroll, please contact the OneUSG Connect – Benefits call center at 1-844-5-USGBEN (1-844-587-4236) from 8 a.m.–5 p.m. EST, Monday through Friday
- The enrollment period is January XX, 2018 through January XX, 2018
- Coverage goes into effect January 1, 2018
- Eligibility information will be sent to BCBSGa after the first of the year and enrollment will be backdated to January 1st
- Any medical expenses that occur between the first of the year and when BCBSGa receives your enrollment information must be paid out of pocket and the claims will need to be submitted once your enrollment is in BCBSGa’s eligibility system