



# **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



# 2017 GRA Healthcare Option

Meets minimum coverage requirements under ACA

Healthcare Coverage	In-Network BCBSGa Open Access POS	Out-of-Network*
Deductible—Single	\$3,250	\$6,500
Deductible—Family	\$6,500	\$13,000
Out-of-Pocket Maximum—Single	\$5,250	\$10,500
Out-of-Pocket Maximum—Family	\$10,500	\$21,000
Coinsurance (% network rate) after deductible is met	50%	50%
Preventative Care Visits	100%	Not Covered
<b>Pharmacy Coverage – through CVS/Caremark Pharmacy Benefits Manager</b>		
Deductible	\$500 Single \$1,000 Family	
Coinsurance after deductible is met	50%	
Out of Pocket Maximum	\$1,900 Single \$3,800 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	\$94	\$312	\$406
Family Coverage - GRA & Eligible Child(ren)	\$419	\$312	\$731



# How to Enroll

- Complete an Enrollment form
- Return to KSU HR no later than January 27, 2017 (via [benefits@kennesaw.edu](mailto:benefits@kennesaw.edu) or fax at 470-578-9174)
- Coverage goes into effect January 1, 2017
- Eligibility information will be sent to BCBSGa after the first of the year and enrollment will be backdated to January 1<sup>st</sup>
- 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