FREE HEALTH INSURANCE

EWU Students with a Graduate Service Appointment:

Welcome, or welcome back, to Eastern!

EWU pays your $2,795 annual health insurance premium (if you have an annual GSA appointment), **if you choose to enroll**. This is a benefit of having a GSA (Graduate Service Appointment).

The insurance covers doctor visits, prescriptions and more, per the plan. This is the optional EWU student health insurance plan which is in addition to the basic health coverage provided to all students.

**TO ENROLL:**
Complete the enrollment form found at the link provided in an email sent to you from the Graduate Programs office and submit it.

**FOR MORE INFORMATION:**
Information on the GSA insurance plan, including links to external sites with plan details, is available at the following page on the Graduate Studies site:

http://www.ewu.edu/Grad/Graduate-Assistantships-and-Tuition-Waivers/Graduate-Assistantships/GSA-Insurance.xml

The insurance is a comprehensive basic plan. You also have the option of purchasing coverage under this plan for a spouse or children. This insurance option is separate from and in addition to the services provided through the mandatory comprehensive health and wellness (CHW) fee that all EWU students enrolled in at least 6 credits pay as part of their quarter/semester tuition and fees. The CHW fee funds student access to the Rockwood Clinic for outpatient treatment as well as to Counseling and Psychological Services on campus, and it supports various health-promotion programs. The insurance program offered through your GSA is a more robust comprehensive coverage plan.

**Unless you enroll in the plan as indicated by your completion and submission of the online form, you will not be covered.** The information at external websites or other publications may indicate that graduate assistants are automatically covered by the insurance plan, but this is not the case.

If you wish to enroll, **we must receive your completed enrollment AS SOON AS POSSIBLE.** An automatic confirmation message will be sent to the e-mail address you provide on the form.

Insurance coverage may begin as early as September 17, 2015, or as soon thereafter as your enrollment is processed. Coverage is contingent on your GSA status. If you are among the few students who have not yet returned their GSA offer letter with their signature indicating acceptance of the award, please do so immediately. If you are unsure about whether your acceptance of the GSA offer is confirmed, check with staff members in the department in which
you were offered an appointment. Without a record of your signed acceptance of the GSA offer, your tuition waiver cannot be awarded and you are ineligible for the health insurance plan.

Please note the following additional points about your GSA and the insurance plan:

1. GSAs are offered for **at most one year** at a time. If you had an appointment for 2014-15, nothing about your GSA is an automatic renewal from last year, including insurance. **If you want this health insurance in 2015-16, whether you had a GSA during the past academic year or not, you must sign up for it through the online form.**

2. Your GSA entitles you to the option of having Graduate Programs pay the health insurance premium for you only. If you plan to enroll a spouse or children in the insurance program, contact Fidelity Associates: [http://www.fidelityins.com/](http://www.fidelityins.com/)

3. If your appointment is not for the full academic year, you are eligible for health insurance with premiums paid by Graduate Programs only during the quarters/semesters in which you actually work on a GSA. Please sign up accordingly on the enrollment form. You would submit an enrollment for each quarter/semester in which you have an appointment. If you wish to purchase coverage for yourself or for yourself and family members during the quarters/semesters in which you are not on a GSA, you may do so through the links at the Fidelity website. If you have questions about this process, please contact Fidelity directly.

4. Students with a full-year GSA who enroll in the annual plan are covered during summer 2016 through mid-September, 2016.

**Summary of Benefits**
The new HealthCare Reform regulation requires that all potential insured members are notified of the availability of the health insurance plan **Summary of Benefits and Coverage (SBC) document.** The purpose of the document is to make it easier for you to read and understand the insurance benefits made available to you in a simplified document that is standard across all insurance companies. You may obtain a copy of your SBC on the student insurance website at: [http://studentinsurance.wellsfargo.com](http://studentinsurance.wellsfargo.com) or calling our student insurance brokers, Wells Fargo Insurance Services, at (800) 853-5899.

Please let me know if you have questions. I wish you great success in your academic and service work in the coming year.

Leslie Swannack
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