Enrollment and Payment

Enrollment and payment of the medical, dental, and vision insurances is done through the Pitt Portal.

Log on to the Pitt Portal

1. Go to my.pitt.edu
2. Enter your University username and password
3. Select the My Resources tab
4. Select Student Health Insurance on the drop down menu
5. Select Student Health Insurance on the “My Pitt” page and continue through the online enrollment and payment process. Payment can be made on a monthly, recurring basis or a one-time, annual payment via a credit or debit card.

Important Notes:

1. For questions regarding enrollment or payment of all the insurance programs (medical, dental, and vision) contact UPMC Health Plan Member Services at 1-888-499-6885.
2. All coverages are effective September 1, 2011 if you enroll timely.
3. The enrollment deadline is September 30, 2011.
July 2011

Dear Graduate or Professional Student and Fellows,

Welcome to the University of Pittsburgh!

This correspondence is intended to provide you with a brief overview of Student Health Services and optional insurance coverages available to students and your eligible family members. Students who hold an academic appointment (i.e. TA, TF, GSA, GSR, etc) may also receive, as a benefit, individual medical coverage at no additional cost to them.

**Student Health Services**

Medical professionals are available to provide high-quality student health services on campus. They generally offer routine primary care type services that provide care and treatment of minor illnesses and injuries. When the needed care is more extensive, it is important to have medical insurance coverage that provides access to specialists and other inpatient and outpatient services. Please refer to Student Health Service Web site for further details at www.studenthealth.pitt.edu.

**Medical Insurance Options Offered through the University**

Students and their eligible family members are offered student medical insurance options underwritten by the University of Pittsburgh Medical Center Health Plan (UPMC Health Plan). Health care facilities and providers are located near campus.

Without insurance, a serious illness or injury can result in bills totaling thousands of dollars—bills that eat away at funds earmarked for tuition and books, throwing serious financial roadblocks in the way of a graduate education. The plans are affordable and include benefits far surpassing those typically found in student insurance plans, such as:

- Coverage for all types of illnesses and injuries, including sports and exercise injuries, whether or not incurred “in-area” or “out-of-area” while traveling or during extended off-campus periods.
- Preventative care, along with resources for full-scale online health promotion.

Please carefully review your current coverage to determine if it is suitable for you while on campus. If you are an adult dependent student of a parent, then a parent’s insurance may limit coverage. For example, dependents may be restricted from coverage if they are above a certain age or some plans may cover only emergencies and no other services if the student is away at a school which is outside a specified geographical area.

**Dental and Vision Insurance Options**

The University of Pittsburgh also offers students the option of dental coverage through United Concordia. It provides extensive coverage through a defined network of dentists. Davis Vision provides a vision plan that is considered a great value.

**Next Steps**

1. Review your current insurance plan to determine if it provides protection for you while on campus.

2. Read over the summary of University sponsored medical, dental, and vision plans that is provided within this mailing. Details of each plan may be found by logging onto my.pitt.edu. Enrollment and payment of coverage is paperless and may be accomplished following the instructions within this correspondence.

3. **Enroll no later than September 30, 2011** if you want to elect any of the coverages. Coverages are effective September 1, 2011.

**Please note that the coverages offered by the University are optional. You may choose to seek insurance coverage by other carriers.**

With all the best wishes for a healthful and happy academic experience,

*Student Health Service and the Office of Human Resources—Benefits Department*
Medical Insurance Plans and Monthly Costs

Academic Year September 1, 2011—August 31, 2012
(Medical plans are administered by UPMC Health Plan)

Panther Blue Health Plan
(Available to graduate students with an academic appointment [i.e. TA, TF, GSA, GSR, etc]*, fellows [i.e. predoctoral, postdoctoral, Mellon, health sciences], certificate trainees, graduate students without an academic appointment and professional school students)

- No annual deductible
- No annual out-of-pocket limits
- Plan pays 100%
- No lifetime maximum
- Primary Care Physician—$5 copayment per visit for illness/injury
- Specialist—$10 copayment per visit
- Hospital services—Covered 100%
- Inpatient hospital stay—Covered 100%, no copayment
- Emergency Room—$25 copayment per visit
- Pharmacy—Copayment is $5 generic/$15 preferred brand/$35 non-preferred brand (No maximum)

<table>
<thead>
<tr>
<th>Panther Blue Student Health Plan</th>
<th>Monthly Cost</th>
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<tbody>
<tr>
<td>STUDENT ONLY*</td>
<td>$262.19</td>
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<tr>
<td>STUDENT AND CHILD</td>
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<td>STUDENT AND CHILDREN</td>
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<tr>
<td>STUDENT AND SPOUSE</td>
<td>$509.72</td>
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<tr>
<td>STUDENT AND FAMILY</td>
<td>$556.07</td>
</tr>
</tbody>
</table>

*The University pays the full $262.19 monthly cost of medical insurance for a graduate student with an academic appointment and contributes that amount towards the monthly cost of the medical insurance if they elect coverage for their child(ren) or spouse.

Enhanced Student Health Plan
(Available to graduate students without an academic appointment and professional school students)

- No annual deductible
- No annual out-of-pocket limits
- Plan pays 100%
- Lifetime maximum—$250K
- Primary Care Physician—$15 copayment per visit for illness/injury
- Specialist—$25 copayment per visit
- Hospital services—Plan pays 100%
- Inpatient hospital stay—Covered 100% after $250 copayment
- Emergency Room—$50 copayment per visit
- Pharmacy—Copayment is $10 generic/$20 preferred brand/$40 non-preferred brand (up to a maximum of $1,000 per benefit period in combination with mail-order and specialty drugs)

<table>
<thead>
<tr>
<th>Enhanced Student Health Plan</th>
<th>Monthly Cost</th>
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<tbody>
<tr>
<td>STUDENT ONLY</td>
<td>$138.02</td>
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<td>STUDENT AND CHILD</td>
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<tr>
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<td>STUDENT AND SPOUSE</td>
<td>$910.77</td>
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<td>STUDENT AND FAMILY</td>
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</table>

Standard Student Health Plan
(Available to graduate students without an academic appointment and professional school students)

- Annual deductible—$100
- Plan pays 80% after deductible
- Lifetime maximum—$250K
- Annual out-of-pocket limits—$5,000 individual; $10,000 family.
- Primary Care Physician—$25 copayment per visit
- Specialist—$25 copayment per visit
- Hospital services—Plan pays 80% after $100 deductible
- Inpatient hospital stay—Covered 100% after $500 copayment
- Emergency Room—$50 copayment per visit
- Pharmacy—Copayment is $10 generic/$20 preferred brand/$40 non-preferred brand (up to a maximum of $750 per benefit period in combination with mail-order and specialty drugs)

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<tr>
<th>Standard Student Health Plan</th>
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<tr>
<td>STUDENT ONLY</td>
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For questions regarding the medical plans, contact UPMC Health Plan Member Services for the University of Pittsburgh at 1-888-499-6885. Representatives are available from 7 a.m. to 7 p.m. Monday through Friday and 8 a.m. to 3 p.m. Saturday Eastern Standard Time.
**Concordia Plus Dental Plan**

(Available to graduate students with an academic appointment [i.e. TA, TF, GSA, GSR, etc]*, fellows [i.e. predoctoral, postdoctoral, Mellon, health sciences], certificate trainees, graduate students without an academic appointment and professional school students)

- Primary dental office selection required
- No annual deductible
- No annual maximum
- 100%* coverage for exams, cleanings and x-rays
- 50%–60%* coverage for root canals, oral surgery and fillings
- 50%–60%* coverage for inlays, onlays, crowns
- Orthodontic coverage for children to age 19
- Benefits available in PA only

*Percentages are an approximation. Please refer to copayment schedule.

For questions regarding the dental plans, contact United Concordia’s Customer Service Department at 1-877-215-3616. Representatives are available from 8 a.m. to 8 p.m. Eastern Standard time Monday through Friday.

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**Concordia Plus Dental Plan Monthly Cost**

<table>
<thead>
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<th>Concordia Plus Dental Plan</th>
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**Davis Vision Plan**

(Available to graduate students with an academic appointment [i.e. TA, TF, GSA, GSR, etc]*, fellows [i.e. predoctoral, postdoctoral, Mellon, health sciences], certificate trainees, graduate students without an academic appointment and professional school students)

- No copayments for eye exam or basic eyewear
- Covered-in-full eye exam
- Covered-in-full eyeglasses from Davis Vision’s collection or receive
  - $60 frame allowance toward a frame of your choice
  - $75 contact lens allowance
- Additional lens options available at discounted member prices
- One-year breakage warranty on plan eyewear

For detail information regarding the vision plan, contact Davis Vision at 1-877-923-2847 and enter Client Control Number 4382 when prompted.

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**Davis Vision Plan Monthly Cost**

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<thead>
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<th>Davis Vision Plan</th>
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<tbody>
<tr>
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