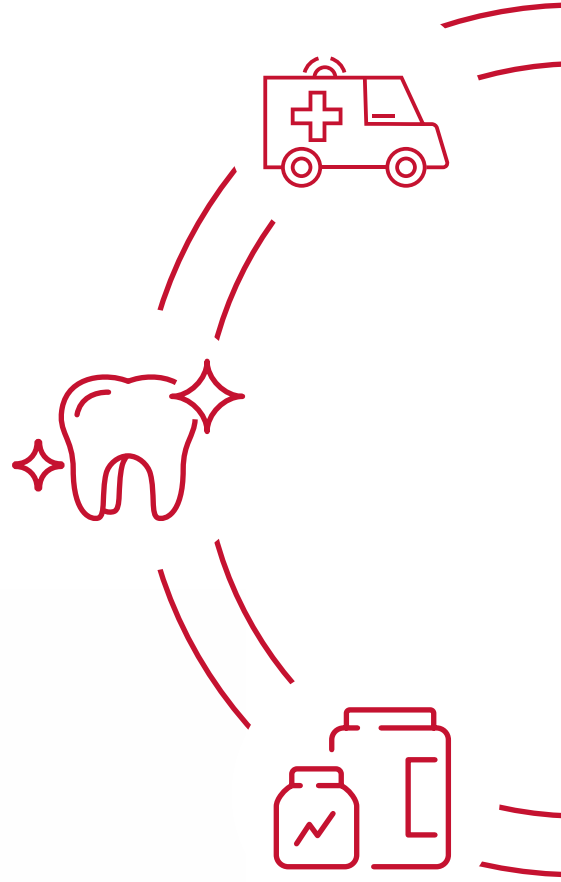




2022

Benefit Guide



Welcome

Open Enrollment Schedule

Fall Enrollment is June 1st, 2022 through July 15th, 2022.

Spring Enrollment is December 20th, 2022 through January 31st, 2023

Summer Enrollment is May 1st, 2023 through May 30th, 2023.

Enrollment & Waiver Process:

1. Go to your SIO, hover over Campus Life, and click on Health Insurance.
2. Click on the Highmark link
3. Choose either "I intend to waive the CMU SHIP and do not want to enroll" or "I intend to enroll in the CMU SHIP and do not want to waive"
4. If you are enrolling, please skip this step and go to Step 5. If you are waiving, please answer the questions regarding your current health insurance and click Continue.
5. Under the Enrollment/Waiver Options, please click on the 'Student Information' button and complete all required fields on this page. When done, click Submit. You will be redirected to the previous page.
6. Choose either Student Waiver or Student Enrollment. Note: if waiving, the answers you provided in Step 4 determine if you are eligible to submit a waiver. If you are not eligible, the Student Waiver option will appear 'greyed out'. If you need to review your answers, you may start over; if your insurance does not meet university requirements, you will need to enroll in CMU SHIP.
7. Voluntary Options - If you want to enroll in Voluntary Dental or Vision insurance, choose those options one at a time, complete the required fields and submit.
8. Check Status - Save/print your confirmation for your waiver/enrollment(s) in the box labeled Review Submissions section.

Qualifying Events:

You are able to enroll in the SHIP (not dental or vision) or add or remove dependents to your plan outside of Open Enrollment if you have a Qualifying Event. Below are the events that allow you to enroll outside of Open Enrollment:

- ▶ Loss of coverage under a parent/spouse/partner
- ▶ Turning Age 26
- ▶ Getting married or divorced, or registering a domestic partner
- ▶ Giving birth to a child or adopting
- ▶ Entering the US from another country
- ▶ Return from Leave of Absence

Note: Your insurance waiver for Fall 2022 is valid for the entire 2022-2023 academic year. If you waive for Fall 2022, you do not need to resubmit a new waiver for Spring 2023, unless your insurance has changed. Also, your insurance enrollment is valid for August 1, 2022 - July 31, 2023. You do not need to re-enroll for Spring 2023. Students who enroll for the 2022-2023 plan year, are not eligible to waive mid-year.

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Enrollment

Go to s3.andrew.cmu.edu/sio/. Sign on to your Student Information Online (SIO) account with your Andrew ID. Hover over Campus Life then click on Health Insurance. There, you will find detailed information about the plans available to you and instructions for enrolling.

Insurance Requirements & Dependent Coverage

Carnegie Mellon's Insurance Requirements:

All students are automatically enrolled in the Student Health Insurance Plan (SHIP) and must submit outside insurance to be considered for a waiver. Students who do not have qualifying insurance will remain enrolled in SHIP.

Acceptable insurance must:

- ▶ Be provided by a company licensed to do business in the U.S., with a U.S. claims payment office and a U.S. phone number.
- ▶ Have unlimited annual and lifetime benefits (i.e., no policy maximum or limitations on benefits).
- ▶ Be in force for the duration of the semester.
- ▶ Have a maximum deductible of \$2,500 individual / \$5,000 family. If the student's deductible is greater than \$2,500 / \$5,000, the student must have a Healthcare Savings Account funded to cover expenses above the limits noted.
- ▶ Provides for pre-existing conditions with no waiting period or limitations.
- ▶ Cover all of the following (a policy that only covers emergency or urgent care does not meet this requirement):
 - Routine, urgent, and emergent care for both inpatient and outpatient medical care;
 - Mental health treatment; and
 - Alcohol & substance abuse treatment.

Health Maintenance Organization (HMO) plans are acceptable provided the student is physically located in the provider network service area or has an 'away from home' or 'guest membership';

- ▶ Medicaid plans are acceptable as long as student is physically located in the same state that provides the Medicaid Coverage. Examples: Acceptable: Student residing in CA and has CA Medicaid. Not acceptable: Student residing in PA and has CA Medicaid.

Catastrophic (Young Invalible), Children's Health Insurance Plans (CHIP) and Kaiser Permanente will not meet waiver criteria.

Dependent Coverage: Qualifying Events:

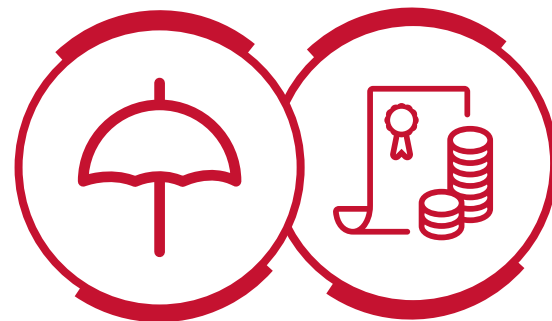
Students may add dependents to their policy at either open enrollment or at the time of a qualifying event. Carnegie Mellon University bills students for dependent coverage through their student account.

Eligible Dependents may Include:

- ▶ Spouse (must show proof of marriage)
- ▶ Registered Domestic Partner (must show proof of registration with through the CMU Office of the Dean of Students)
- ▶ Children & stepchildren (must show proof of birth, adoption, court assignment or most recent Federal Tax Return)
- ▶ Legal Guardianship (show proof of court documentation)

Ineligible Dependents:

- ▶ Parents
- ▶ Siblings
- ▶ Extended Family



Medical

We are proud to offer you a medical plan that provides comprehensive medical and prescription drug coverage. The plan also offers many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of the plan.

Highmark Blue Cross Blue Shield

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the network.

- ▶ The plan pays the full cost of qualified in-network preventive health care services.
- ▶ You may have to pay a fixed dollar amount (**copay**) for certain services.

Once your deductible, copays and coinsurance add up to the **out-of-pocket maximum**, the plan pays the full cost of all qualified health care services for the rest of the Plan Year.

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Highmark Blue Cross Blue Shield	
	In-Network	Out-of-Network ¹
Deductible (per plan year)		
Individual / Family	\$0 / \$0	\$250 / \$500
Out-of-Pocket Maximum (per plan year)		
Individual / Family	\$5,000 / \$10,000	N/A
Covered Services		
Office Visits (physician/specialist)	\$25 / \$25 copay	20%*
Virtual Visit / Telemedicine	\$25 / \$20 copay	20%*
Routine Preventive Care	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	\$25 copay	20%*
Complex Imaging	\$40 copay	20%*
Chiropractic	No charge	20%*
Emergency Room	\$125 copay (waived if admitted)	
Urgent Care Facility	\$25 copay	20%*
Inpatient Hospital Stay	\$150 copay	20%*
Outpatient Surgery	No charge	20%*
Mental Health/Substance Abuse Services		
Inpatient	No charge after \$150 Inpatient Deductible per Admission	20%*
Outpatient	No charge	20%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3 / Tier 4)		
Retail Pharmacy (30-day supply)	\$15 / \$65 / \$35 / \$65	N/A
Mail Order (90-day supply)	\$30 / \$130 / \$70 / \$130	N/A

Coinsurance percentages and copay amounts shown in the above chart represent what the student is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Dental

We are proud to offer you a dental plan.

Highmark Blue Cross Blue Shield

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Elite Plus network. **Note:** Enrollment is only available during Fall & Spring Open Enrollment. Mid-term enrollments are not accepted.

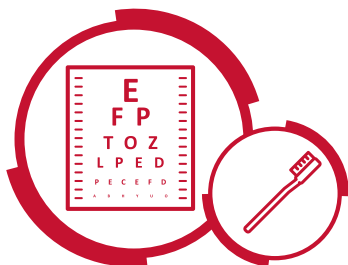
Dental coverage is voluntary. Please Note: You must enroll during the fall or spring open enrollments if you would like this coverage. There are no mid-year terminations.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Highmark Blue Cross Blue Shield - Blue Edge Dental Preferred	
	In-Network	Out-of-Network ¹
Deductible (per plan year)		
Individual / Family	\$100 / \$300	\$125 / \$375
Benefit Maximum (per plan year; preventive, basic, and major services combined)		
Per Individual	\$1,000	
Covered Services		
Preventive Services	No charge	20%
Basic Services	20%	30%
Major Services	50%	50%
Orthodontia	Not covered	Not covered

Coinsurance percentages shown in the above chart represent what the student is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



Vision

We are proud to offer you a vision plan.

Highmark Blue Cross Blue Shield

The Highmark Blue Cross Blue Shield vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in-network. **Note:** Enrollment is only available during Fall & Spring Open Enrollment. Mid-term enrollments are not accepted.

Vision coverage is voluntary. Please Note: You must enroll during the fall or spring open enrollments if you would like this coverage. There are no mid-year terminations.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$40
Materials Copay	\$25	N/A
Lenses (once every 12 months)	Included	Up to \$40
Single Vision		Up to \$60
Bifocal		Up to \$80
Trifocal		
Frames (once every 12 months)	Up to \$180 if purchased at a Visionworks location; retail - up to \$130	Up to \$65
Contact Lenses (once every 12 months, in lieu of glasses)	Up to \$105	Up to \$95

Telemedicine

We are proud to offer you a telemedicine plan

Well360 Powered by Amwell

From check-in to diagnosis, virtual doctor visits are designed to be comfortable and familiar, while being as simple as possible. Here's how it works:

Follow the simple directions.

Visit amwell.com and follow the instructions to register or download the mobile app.

Valuable Extras

We also offer the following additional benefits with medical insurance coverage at no extra cost:

▶ **Travel Assistance**

You now have access to the emergency medical and travel assistance program through your Highmark Carnegie Mellon University Student Health Insurance Plan. This program offers you a broad range of worldwide assistance services 24 hours a day, 365 days a year provided by AXA Assistance USA, Inc. With one simple phone call to our service center, you will be connected to a global network of providers while traveling away from home. Benefit limit up to \$500,000 per claim. Visit www.axa-assistance.us

Within the United States
(888) 647-5637

Outside the United States
(630) 766-7799

▶ **Global Blue**

As a Blue Cross and Blue Shield member, you take your healthcare benefits with you when you are abroad. Through the Blue Cross Blue Shield Global Core program, you have access to doctors and hospitals around the world.

To learn more about Blue Cross Blue Shield Global Core:

Visit www.bcbsglobalcore.com.

▶ **Experian IdentityWorks and Identity Restoration**

Experian IdentityWorks and Identity Restoration services are available free of charge to any student that enrolls in the Student Health Plan with Highmark. Students must enroll in this service separately at www.experianidworks.com/highmark.

Click: **Get Started** and enter code HIGHMARK22

Members can obtain a free credit report, credit monitoring identity restoration and more.



Annual Premium Rates

AUGUST 1, 2022 THRU JULY 31, 2023

MEDICAL COVERAGE

Coverage Tier	Highmark Blue Cross Blue Shield Medical
	Student Health Insurance Plan (SHIP)
Student	\$2,262.96
Student + Partner	\$4,480.92
Student + 1 Child	\$4,480.92
Student + 2 or More Children	\$6,698.76
Student + Partner + Child	\$6,698.76
Student + Partner + 2 or More Children	\$8,916.72

DENTAL COVERAGE

Coverage Tier	Highmark Blue Cross Blue Shield Dental
	Blue Edge Dental Preferred
Student	\$226.00
Student + 1	\$379.84
Student + 2 or more	\$569.56

VISION COVERAGE

Coverage Tier	Highmark Blue Cross Blue Shield Vision
	Designer Basic
Student	\$70.56
Student + 1	\$138.36
Student + 2 or more	\$205.92

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Highmark Blue Cross Blue Shield	(800) 241-5704	www.highmarkbcbs.com
	Telemedicine - Amwell	(855) 818-3627	www.amwell.com
Dental	Highmark Blue Cross Blue Shield	(866) 568-6008	www.highmarkbcbs.com
Vision	Highmark Blue Cross Blue Shield	(800) 223-4795	www.highmarkbcbs.com
Valuable Extras	AXA Assistance USA	Within the US (888) 647-5637 Outside the US (630) 766-7799	www.axa-assistance.us
	Global Blue	(800) 810-2583	www.bcbsglobalcore.com

Student Health Insurance Website

The CMU UHS website can be accessed anytime you want additional information on our programs.

Questions?

If you have additional questions, you may also contact:

CMU University Health Services | shinsure@andrew.cmu.edu

HUB International Student Health & Wellness at (888) 777-9980 | CMUSHIP@hubinternational.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. Annual Notices: Various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

