

Using your new Health Insurance with Pearce & Pearce

The Board of Regents of the State of Georgia (BOR) has announced a new mandatory insurance policy. All international students (graduate or undergraduate), and all graduate assistants (international and American) are now required to have insurance under the policy. All students with a qualifying graduate assistantship, fellowship, or training grant are eligible for a UGA contribution toward the cost of the insurance premium. In addition, graduate assistants will be able to use the payroll deduction option to pay for the insurance on a monthly basis. Students will have the opportunity to opt out of this mandatory policy by providing evidence of health insurance coverage that is equal to or exceeds the policy provided through the University System of Georgia. Details concerning the mandatory policy and the procedure for opting out of the policy can be found on the UGA University Health Center web site at <http://www.uhs.uga.edu/information/insurance.html>

Here are a few insurance reminders to help you navigate the new insurance plan:

Know your plan

Insurance plans and insurance companies work in different ways, and have different benefits. Visit the University Health Center's website for information on your plan at <http://www.uhs.uga.edu/information/insurance.html> to see what is covered and the costs for different treatments.

Get to know the insurance company

The BOR has selected Pearce & Pearce, Inc. as the insurance provider for all state institutions including UGA. Visit their web site at <http://www.pearceandpearce.com> to get to know the company better and understand the services they provide for you. Once you enter the site, you will have to choose The University of Georgia from the drop down menu on the left to see the information that specifically applies to UGA. This web site will have information such as Online Claims Information, Plan Information and a Network Provider Search.

What doctors can I go to?

Remember, now that your insurance provider has changed it is possible that the doctor that you saw last year may not be a part of the insurance network through the Pearce & Pearce plan. Before you go to the doctor, you should call his or her office to make sure they accept the plan you now have. You can also search the doctor's name in the Network Provider Search on the Pearce & Pearce website.

Are there any fees involved in going to the doctor?

Yes, there usually is. The University Health Center will provide most basic services for free, but find out before you go to the UHC which services are free to students, and which services must be paid for. Also verify with the Information brochure from Pearce & Pearce what co-pays and deductible you must meet before getting medical care.

Who can help me at UGA?

You should be able to find the information you need from the websites mentioned above. If not, try to contact Pearce & Pearce by phone for Benefits 1-888-622-6001 or for Claims 1-888-722-1668. If you cannot find the answer to your question, or if you need help filling a claim or have specific health needs that are not being addressed please contact Lydia Lanier in the benefits department of Human resources at 542-6498 or email her at benefits@uga.edu.