

# Frequently asked questions about the University of Memphis Student Health Insurance Plan for Domestic Graduate Students

## Who is eligible to purchase health insurance?

Domestic graduate students who are degree seeking enrolled in 9 or more graduate credit hours and domestic Master's students and PhD students who are enrolled in dissertation or thesis hours for at least one hour are eligible to enroll on a voluntary basis during open enrollment periods.

## Where can I find detailed information about the plan and what it covers?

For more information visit: <https://www.studentinsurance.com/Client/2268>

## How much does the Health Insurance cost?

Premium for the Spring/Summer 2024 term is \$1,582.

## When does my insurance coverage begin?

The Spring/Summer 2024 period will be effective January 1, 2024 – July 31, 2024. Open enrollment for this period will begin November 15, 2023 for coverage effective January 1, 2024.

## What if I have other health insurance?

Although enrollment is voluntary for domestic students, we advise graduate students to carefully consider the overall benefits of the University of Memphis student health insurance plan in comparison with other individual or group insurance. This plan is designed to stand alone or be coordinated with any existing health plan. If your present coverage seems inadequate, we strongly suggest that you consider enrollment in this program.

## Can I extend the Wellfleet Student Health insurance coverage after I graduate?

No, Wellfleet does not offer COBRA coverage to the plan. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2024.

Your end of coverage date under this plan may constitute a Qualifying Life Event (QLE) for mid-term enrollment in another ACA plan. Please check with the other insurance company for details about enrollment after a QLE.

## How do I get an insurance card?

Once enrolled, you may print a copy of your insurance card from the Wellfleet Student website at <https://www.studentinsurance.com/MyAccount/Account/Index/2268>

Please allow 24-48 hours to obtain card after enrollment.

## How do I enroll/register? Do I need to do anything to have coverage?

Eligible domestic graduate students may enroll on a voluntary basis during open enrollment periods. The first open enrollment period will begin on **November 15, 2023** for the Spring/Summer 2024 period effective January 1, 2024 – July 31, 2024. To enroll, students may visit <https://www.studentinsurance.com/Client/2268> and follow the link to "Enroll or Waive" coverage.

### **Can I purchase coverage for my spouse and children?**

Dependent enrollment for domestic graduate students is not currently available.

### **How will the premium be collected?**

Domestic student premiums will be paid directly to the carrier at the time of enrollment.

### **How can I get a copy of the plan?**

Visit Wellfleet Student on the web at <https://www.studentinsurance.com/Client/2268> and follow the link to “Discover your benefits”.

### **How do I know if my doctor is in the Wellfleet/Cigna PPO network?**

Visit <https://www.studentinsurance.com/Client/2268> and select “Find Health Professionals.”

### **Is pregnancy covered?**

Yes, pregnancy is covered under the same benefits as any other condition.

### **Am I covered during the summer?**

Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer, until July 31, 2024.

### **Why does the Spring term include Summer when I may not be enrolled?**

The Spring/Summer term extends through July 31<sup>st</sup> so that students can maintain continuous coverage even when they are not enrolled in summer classes. The Fall term will begin August 1<sup>st</sup>.