Health Insurance
for
Subsidized Graduate Assistants and Graduate Research Assistants

The George Washington University

Key Features of the GW Student Health Insurance Plan

- Annual plan through Aetna Student Health, August 12, 2017 – August 11, 2018. Premium: $2,651. As a Graduate or Research Assistant, you must first sign up for the insurance at www.aetnastudenthealth.com Remember to EXCLUDE the ‘G’ in your GWID number!

- Coverage Benefit. If you experience illnesses or accidents while you are covered by this insurance, the coverage is an unlimited amount for your health care for the duration of your insurance.

- The GW Colonial Health Center. You will not be charged for most services provided by the GW Colonial Health Center, an outpatient medical clinic for all university students.

- In-Network vs. Out-of-Network Care. You may seek health care from any physician or health care provider you wish, but the amount the insurance will pay is different depending upon whether you use:
  - An in-network health care provider (one approved by the insurance company) or
  - An out-of-network provider (one not approved by the insurance company).

- In-Network Health Care
  - You will be required to pay the first $300 of your health care costs each year. This is called the annual deductible.
  - After you pay the first $300, the insurance will pay 80% of your health care costs and you will pay 20%. The amount you pay is called co-insurance or your co-pay.
  - The maximum you will be required to pay for in-network care is $6,350 per year. This is called your annual maximum out-of-pocket expense. If you reach that maximum, the insurance will pay 100% of in-network care for the remainder of that coverage year.

- Out-of-Network Health Care
  - You will be required to pay the first $3,000 of your health care costs each year. This is called the annual deductible.
  - After you pay the first $3,000, the insurance will pay 60% of your health care costs and you will pay 40%. The amount you pay is called co-insurance or your co-pay.
  - The maximum you will be required to pay for out-of-network care is $15,000 per year. This is called your annual maximum out-of-pocket expense. If you reach that maximum, the insurance will pay 100% of out-of-network care for the remainder of that coverage year.
• **Preventive Health Care.** There is no deductible or co-pay for preventive health care. The insurance will pay 100% of costs.

• **Prescriptions.** *Prescriptions* are medications prescribed by a physician. You will be required to pay the first $100, a deductible, in prescription costs each year. After that, you will be responsible to pay a small co-payment for each prescription.

For more information about the plan please visit, [https://healthcenter.gwu.edu/](https://healthcenter.gwu.edu/)

For more information, please visit [https://www.aetnastudenthealth.com/](https://www.aetnastudenthealth.com/)

**Open Enrollment for the Fall semester is August 1<sup>st</sup> – September 31<sup>st</sup>**

**Plan Enrollment Steps**

1. Visit [https://www.aetnastudenthealth.com/](https://www.aetnastudenthealth.com/)
1. In the “Select your College or University”, look up “The George Washington University”

1. The website will now bring you to the official GW Aetna Insurance page, select “Enroll/Waive”.

Welcome to The George Washington University student health insurance plan

Aetna Student HealthSM gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

For more information, contact customer service at 800-213-0579.
2. **Step 1**
   Under “Student Information”
   a. Type of Student: Domestic
   b. Program Enrolled: Graduate
   Under “Secure Login”
   a. Student ID Number: *PLEASE PUT IN YOUR GWID WITHOUT THE “G”*
   b. Date of Birth: MM/DD/YYYY

Finally, select “Get Started”

3. Please continue with the next few steps, and you will be able to enroll in the GW Student Insurance plan with the correct premium

Any Questions or Concerns, please call 202-994-5300 option #5 or email ship@gwu.edu