



Lincoln Memorial University–DeBusk College of Medicine 09-10 Plan Year Student Benefits

Frequently Asked Questions and Answers

The LMU-DCOM Student Medical plan is moving to United Healthcare Student Resources effective August 1, 2009. All LMU-DCOM Students need to complete an enrollment form for the 09-10 plan year for medical electing to enroll or to hard waive coverage (only if approved for 09-10 plan year hard waiver). The Dental, Life, and Long Term Disability plans are staying with Guardian. Class of 2011 and 2102 students only need to complete a Guardian form if they are changing coverages effective August 1, 2009. Get with Amy Arnold on any changes.

The Class of 2013 students will complete enrollment forms on July 28, 2009 during orientation.

1. **What are the premiums due August 1 and January 1?** For students only – Medical \$842.50; Dental \$135.00; Life \$66.00; LTD \$18.00
2. **What if I want to enroll dependents in Medical?** We will soon provide you a copy of the UHCSR brochure that includes the procedures for dependent enrollments. You will need to enroll your dependents directly with UHCSR.

	<u>Semi-annual</u>	<u>Quarterly</u>
Spouse	\$1074.00	\$537.00
All Children	\$ 800.00	\$400.00

3. **What if I want to enroll dependents in Dental?** Enrollments for dental are still handled through LMU-DCOM.

	<u>Semi-annual</u>
Student Only	\$135.00
Student + Spouse	\$305.76
Student + Child(ren)	\$370.56
Family	\$541.32

3. **What are the main differences between the BCBST plan and the UHCSR plan?**
 - The network is now United Healthcare Choice Plus.
 - For 90 day supplies of maintenance prescription medicines, the co-pay is now 2.5 times co-pay instead of three. Prescription drug co-pays are based upon UHPS tiers rather than generic/brand.
 - The deductibles and out-of-pocket limits are now on a plan year instead of calendar year. You will need to satisfy a new deductible beginning for August 1, 2009 – July 31, 2010. You will not receive credit for any deductibles met at BCBST.
4. **What if I need to make changes to enrollment mid-year?** Changes mid-year can be only made **within 30 days** of a qualifying event (e.g. marriage, birth, adoption, divorce, loss of eligibility, change in spouse's coverage plan design or rates, etc.). Also, inform Amy of address changes and beneficiary changes.

Contact:

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