Duke Grad Student Guide to **Health Insurance**

This information is also available in Mandarin and Spanish.

The what??

The Duke **Student Medical Insurance Plan (SMIP)** is the health insurance that Duke and BlueCross BlueShield (Student Blue) have partnered to provide Duke students.

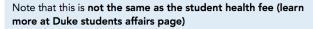


How much does that cost? How do I get it?

The cost can be found on Duke student affairs student health page. Financial Support will cover the cost of SMIP in some cases.

Enrollment:

- Full year coverage = June
- Spring only = November (prorated)
 Enroll via **DukeHub** under the **Forms & Requests** tab.



Does it cover routine physicals and exams?

Yes, up to one of each type per benefit year (August 1 to July 31)! These include routine physicals, routine OBGYN screenings, and other common exams. If you go to Student Health or another in-network* provider, these exams are free. If you go to an out-of-network* provider, you will pay a deductible* and 30% of the total charge.



How do prescription drugs work? on at a pharmacy, you will pay

When you fill a prescription at a pharmacy, you will pay between \$4 and \$15 for generic (off-brand) drugs, \$35 for preferred brand drugs, and \$60+ for some specialty drugs.



Birth control and prescription **Plan B** are covered. While IUDs (Intra-uterine devices) are not offered by Student Health, **Nexplanon and its insertion are covered** by the SMIP at no cost to you! Talk with your provider to learn more.

What about mental health services?

Counseling and psychiatric services at **CAPS** are free to students regardless of insurance.

If you have special services or are a patient at an innetwork* hospital's mental health ward, you'll pay 20% of the cost of care + \$25 per visit.



How much does that cost? How do I get it?

You have two options (pro-tip: use the first option when possible):

- 1) Go to an **urgent care** center: You'll pay \$45 for the visit and 20% of the cost for X-rays, labs, and other services.
- Go to the emergency room: You'll pay \$150 + 20% of the cost for the visit. If you are transported in an ambulance, you'll have to pay an additional amount for that.

Can I see a nutritionist?

Yes, appointments with Nutrition Services are **covered by the student health fee**. Learn more about their services and scheduling appointments at <u>bit.ly/dukenutrition</u>.



What about dental care? Vision care?



Dental services are not currently covered by the SMIP, but all Duke students are eligible to receive discounted dental services at the **CampusSmiles Dental Office** in the Student Wellness Center. Learn more at bit.ly/dukedentist.



You can get an in-network* annual eye exam for free and receive partial or total reimbursement for glasses, frames, and contact lenses.

Is maternity care covered?

- Yes! The insurance will cover both prenatal and post-delivery care including hospital and professional services.
- There is no extra costs for maternity care. The outof-pocket maximum* remains the same.
- Some infertility services are covered. Please refer to the insurance policy for the specific services that are covered.



Can I cover my spouse and dependents?

- Yes! You can enroll them by completing the required forms that are available through the insurance provider.
- The enrollment period is the same, **except for newborns**. You can add a newborn after they are born **within 30 days**.
- The cost of adding a spouse and dependents varies, and it is additional to the student premium you pay.
- You have an out-of-pocket maximum* for each individual and your family.

Does it cover Sexually-Transmitted Infection (STI) testing?

Sure, because **STI testing is like any lab test**. If you visit Student Health or another in-network* provider, you'll pay up to **20% of the lab fee**.



Tips and Tricks:

- Get tested for STIs when you get your routine physical. In most in-network* cases, this will save you the \$25 that you would otherwise pay for an office visit. (You should still get tested at any time if you have had unprotected sex).
- Be clear with your provider what kinds of tests you want.
 You should discuss with your clinician which tests are recommended for you.
- Take advantage of preventative resources. The student health fee covers free condoms available in the Wellness Center.

*Insurance terms

- **Deductible:** Amount you have to pay before insurance kicks in.
- In-network/Out-of-network: Providers that accept/don't accept your health insurance plan
- Out-of-pocket maximum: The most you have to pay for covered services in a plan year.
- Co-pay: A fixed amount you pay for a covered service after you've paid your deductible.
- **Co-insurance**: The percentage of costs of a covered health care service you pay after you've hit your deductible.

Useful Contact Information

- MyCharts: dukemychart.org (appointments, medical records, prescriptions, etc.)
- DukeHealth: 919-626-3854
- Duke CAPS: 919-660-1000
- If you have a life-threatening emergency, please call 9-1-1.

Check bit.ly/dukeinsurance for updates

For the Spanish version click here (para la versión en Español ingrese a este enlace): <u>Grad Students Spanish</u>

For the Mandarin version click here (普通話版請點擊這裡): Grad Students Mandarin

To download printable versions of the Quick Guide for Graduate Students click here.

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