

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.



Note that this is **not the same as the student health fee** (learn more at [Duke students affairs page](#))

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.



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 out-of-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**.

How do prescription drugs work?

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 in-network* 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**.
- 2) 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 bit.ly/dukenutrition.



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.

For the Spanish version click here (para la versión en Español ingrese a este enlace):
[Grad Students Spanish](#)

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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