

Graduate Student Health Resources



General Questions About the GSA Plan

When am I covered?

If you are a Graduate Student Assistant in the Fall Semester, you are covered from August 1 to December 31. If you are a Graduate Student Assistant in the Spring Semester, you are covered from January 1 to August 31, which also covers you for summer. If you begin in the summer, you may request coverage by filling out the form found at cougarhealth.wsu.edu/studentinsurance/graduate-students/.

How much does the plan pay for?

75% of medical costs and 80% coinsurance per generic prescription drug or 70% coinsurance for a brand name prescription drug using a preferred provider. When you see an out-of-network provider, the plan will pay 60% of medical costs.

How much is the deductible?

\$500 in-network provider. \$1,000 out-of-network provider.

How much are co-pays?

There are no co-pays for preventative care services (annual physicals, GYN exams, routine screens, and immunization). For other physician visits, co-pays are \$25. Emergency room visits have a \$200 co-pay.

Dependent Coverage

Spouses, domestic partners, and children are eligible for medical coverage (not dental) and must be enrolled in the program each semester. Instructions on how to do this are on the Graduate Student Assistantship section of the Cougar Health website.

Graduate Students on Assistantships

Graduate students on assistantships are automatically enrolled in the GSA plan, which is paid by the university, if they meet one of the following eligibility requirements:

Are enrolled in 10 or more credit hours and have an assistantship stipend of at least 50% for an academic semester or more;

OR

Full-time Graduate Research Fellows/Trainees who are paid a stipend of at least \$800 per month and who are engaged in research similar to that of a research assistant.

Are defending in the final semester of a degree program, are enrolled in two to six credits, and were on the graduate insurance plan the previous semester. If this is the case, you must send an email with your request to enroll to student.insurance@wsu.edu by the 13th day of classes.

Are enrolled at WSU on internships as part of your course of study, enrolled in two units, and were covered the previous semester. If this is the case, you must send an email with your request to enroll to student.insurance@wsu.edu by the 13th day of classes.

If you are not on an assistantship, such as is the case when sponsored by your home country, contact student.insurance@wsu.edu for your specific list of options.



For specific questions regarding your insurance coverage based on your situation (e.g., with or without graduate student assistantship), contact student.insurance@wsu.edu. More information for graduate students on assistantships can be found at cougarhealth.wsu.edu/studentinsurance/graduate-students/.



General Medical Services

Finding a Doctor

The 2019-20 plan is a preferred provider organization (PPO) plan. To receive the highest level of benefits from the plan, you should obtain services from a preferred provider whenever possible. To find a United Healthcare provider, visit www.uhcsr.com.

Online Medical Assistance

Non-Pullman students have unlimited access to HealthiestYou (go.healthiestyou.com/student/; 855-603-0969), a virtual portal that allows you to speak with a doctor anytime — 24 hours a day, 7 days a week.



Emergency Room Visits

Emergency room visits have a \$200 co-pay, and costs may not be covered unless it is a true emergency. If the situation is not a true emergency (such as a minor cold or sore throat), consider visiting an Urgent Care Clinic or make an appointment with your regular provider.

Mental Health Services

Finding a Mental Health Provider

You can use any United Healthcare counselor with your insurance, and this service is unlimited. Find a provider through the www.uhcsr.com website.

Online Mental Health Counseling

You have unlimited counseling through BetterHelp (www.betterhelp.com/united/), an online counseling service where you can type or text to qualified mental health counselors.



Pharmacy and Prescriptions

Prescriptions are covered under the GSA plan. There are two ways to order a prescription:

1. Get your prescription filled through the Cougar Health Pharmacy to have your prescription sent from Pullman in three to five business days. If you have a regular prescription, you can have this automatically sent to you each month or as needed. Cougar Health also offers overnight shipping in some cases; call 509-335-5742 for details.
2. Pay for your prescription out of pocket and submit a claim form and receipt for a reimbursement. A reimbursement takes approximately seven to 10 business days. A link to a claim form is provided at cougarhealth.wsu.edu/studentinsurance/graduate-students/#reimbursement.



Dental Coverage

Finding a Dentist

Delta Dental of Washington (DDWA) is the dental insurance provider for the GSA plan. Find a DDWA participating dentist at www.deltadentalwa.com.

