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, 2015 – August 11, 2016.** Premium: $2,651. As a Graduate Assistant or Graduate Research Assistant, you must first sign up for the insurance at [www.aetnastudenthealth.com](http://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 Student Health Service.** You will not be charged for most services provided by the GW Student Health Service, 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,  

For more information, please visit  http://studenthealth.gwu.edu/student-health-insurance

**Open Enrollment is August 1\textsuperscript{st} – September 30\textsuperscript{th}**

**Plan Enrollment Steps**

1. Visit [https://www.aetnastudenthealth.com/](https://www.aetnastudenthealth.com/)
2. In the purple box on the top right, “Get started by searching for your College or University, enter “GWU”

3. The website will now bring you to the official GW Aetna Insurance page. Please select “Enroll: Students” on the right side of the page.
4. **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”

5. Please follow 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 contact Camri Henderson at 202-994-6827 option #3 or email ship@gwu.edu