



HEALTH INSURANCE FOR GRADUATE RESEARCH ASSISTANTS

The University System of Georgia (USG) implemented a new requirement in Fall 2006 that requires all graduate students receiving a tuition reduction as part of their graduate assistantship award to have health insurance, which meets certain minimum requirements (outlined in “required coverage plan” at www.usg.edu/student_affairs/faq/health/).

The USG has contracted with Pearce & Pearce Insurance Company to provide this insurance, which will automatically be charged to your UWG account. The Mandatory Plan has a rate of \$407.00 for the fall term only and \$539.00 for spring/summer terms. The Mandatory Plan is \$946.00 for the year.

There is also a Voluntary Plan for graduate students who are not receiving a tuition reduction and would like to acquire health insurance. The Voluntary Plan has a rate of \$581.00 for the fall term only and \$770.00 for the spring/summer terms. The Voluntary Plan is \$1,351.00 for the year.

If a student is enrolled in the Mandatory Plan and becomes ineligible to continue, s/he will have the option to continue on the Voluntary Plan. If a student is enrolled in the Voluntary Plan, s/he must be eligible for the insurance at the time of purchase.

If you have employer group insurance, you may be able to avoid this cost. If you have insurance that you believe meets the minimum standards, you must submit a waiver request to Pearce & Pearce, who will then decide if you are exempt from purchasing the Pearce & Pearce policy. **Please go to the Pearce & Pearce website <http://studentinsurance.com/> as soon as possible to submit a request for a waiver** (select “University of West Georgia,” and then “waive online”). After Pearce & Pearce receives the completed form, they will verify the insurance and notify you via e-mail that the waiver has been approved or denied.

If you do not obtain the insurance and do not receive a waiver from Pearce & Pearce, by going to http://studentinsurance.com, your classes will be dropped. We assure you this is not something we want to have happen. You have until **July 31, 2008 @ 5:00 p.m.** for fall semester 2008 to receive an approved waiver or the pay the fee and enroll.

One other note: The policy requires that students first visit UWG Health Services (except in cases of emergencies, when Health Services is closed, when treatment is received 30 miles from campus, or you require treatment for maternity or psychotherapy). The purpose of this requirement is to help save you time and money. The Department of Health Services provides a wide range of services, including free or low cost prescriptions for many medications, and is open 8 a.m. to 6 p.m., Monday through Friday during the regular academic year. You can visit Health Services without an appointment. For more information about the Department of Health Services, please visit online at <http://www.westga.edu/~health/> or call 678-839-6452.

If you have questions, you can consult the USG website http://www.usg.edu/student_affairs/faq/health/.