

## MEDICAL INSURANCE

**If you have at least a 0.50 FTE qualifying assistantship or a qualifying fellowship, then you are eligible for a 100% subsidy of the student health insurance (both domestic and international).**

### ***For U.S. Citizens and Permanent Residents***

The insurance is voluntary for U.S. citizens and permanent residents, and you must re-enroll in the insurance on a semester-by-semester basis. The fall coverage is from August 15 through January 14. The spring/summer insurance coverage is from January 15 through August 14. Here are instructions to enroll in the insurance through myZou for **domestic students**:

- You have to be registered for your courses first.
- Log into myZou using your username and password.
- Go to “Self-Service” and then “Student Center.”
- Click on the drop-down box that says “Other Academic” and from the list and choose “Optional Fees.”
- When you click on “Optional Fees” and choose the current term, you will see a table of options. To enroll for fall/spring, choose the fall/spring option. You have to be registered for your fall/spring classes to be able to enroll in the fall/spring insurance. There is no option for annual insurance. You can only enroll by semester.
- Check the appropriate box and click on “Submit” at the bottom of the page. You should see a message confirming successful enrollment.

### ***For International Students***

International students with a F-1 or J-1 visa type are automatically enrolled in the mandatory international insurance when they register for their classes each fall and spring semester. The fall insurance coverage is from August 1 through December 31, and the spring/summer insurance coverage is from January 1 through July 31.

The MU International Center has more information about the health insurance. Please see their website <https://international.missouri.edu/iss/current-students/health-insurance/>

Do you know how a deductible works? What is your out-of-pocket maximum? For more information about health care works, Anthem has information here:

<https://student.anthem.com/student/healthcare-101/>

### ***For ALL Graduate Students with Assistantships***

To be eligible for the insurance subsidy program, you have to be in a graduate degree-seeking program, pursuing a graduate degree (master's, specialist, doctorate) AND have a qualifying assistantship or fellowship.

**If you have at least a 0.50 FTE qualifying assistantship or a qualifying fellowship, then you are eligible for a 100% subsidy of the student health insurance (both domestic and international).**

**If your qualifying assistantship is at least 0.25 FTE but less than 0.50 FTE, you are eligible for a 50% subsidy of the domestic student health insurance and a somewhat higher subsidy (but not 100%) for the international student health insurance.**

The subsidy credit should show on your account under the description of GHISP. It takes 1-2 weeks from the time you enroll to when you should see the GHISP credit on your student account.

**BEWARE:** If you change your circumstances (withdraw from university, terminate assistantship, etc.), you may be required to pay back the insurance subsidy credit you received, since the insurance company does not give refunds.

**Please be patient!** It takes about a week to 10 days from the time you enroll in the insurance through myZou for the information to get to the insurance company. You may have to pay out-of-pocket if you have to use the insurance early. You will then need to submit a claim form to be reimbursed. If you need to use the insurance before it is in the Anthem system but after you have enrolled through myZou, please contact me.

### ***MU Student Health Insurance Plan***

You can find information on the MU student health insurance plan at the insurance company website:

<https://student.anthem.com/student/schools/mizzou>

If you are interested in the dental and/or vision insurance plans offered by Anthem, please see below:

Dental: [https://student.anthem.com/assets/school/UMO\\_Columbia\\_Dental\\_Flyer\\_v03.pdf](https://student.anthem.com/assets/school/UMO_Columbia_Dental_Flyer_v03.pdf)

Vision: [https://student.anthem.com/assets/school/UMO\\_Columbia\\_Vision\\_Flyer\\_v03.pdf](https://student.anthem.com/assets/school/UMO_Columbia_Vision_Flyer_v03.pdf)

**The dental and vision insurance premiums are not subsidized by the University. Payment is the responsibility of the student.**

### ***Dependent Enrollment***

If you wish to enroll a dependent in the student health insurance, you can do that on the Anthem website, after you have enrolled yourself in the student insurance through myzou. The premium for the dependent insurance is not subsidized. You can have the premium for your dependent insurance billed to your myzou account, by choosing 'bursar billing' when enrolling your dependent.

<https://student.anthem.com/student/schools/mizzou>

### ***Continuation plan***

For students who have completed their degree, there is a continuation plan for continuing coverage up to three months after you are no longer a student. For more information about the continuation plan, please contact Anthem at 1-833-332-0798.

### ***Insurance Help?***

There is an insurance representative located at the MU Student Health Center. If you have questions about the insurance benefits or claim procedures, you can contact her by email at [umhsin@health.missouri.edu](mailto:umhsin@health.missouri.edu)

### ***Get Your Insurance ID Card***

Once it has been about 2 weeks after enrolling in the student insurance, you should be able to go onto the [Anthem website](#) and get your student health insurance ID card.

Anthem also has an app, called the Sydney Health app, which you can download from their website, which allows you to access many benefits of the insurance (digital ID card, finding providers, plan benefits, health tips, LiveHealth Online tool, 24/7 Nurse Line tool, etc.).