

UNIVERSITY
OF MIAMI



Preventive Care Plan

Open Enrollment
December 4 – 14, 2018

WHY SHOULD I PURCHASE HEALTH INSURANCE?

- Health care expenses can be extremely high, even for things as simple as visits to a physician's office
- Health insurance can help to reduce the cost of these common expenses, and also provide catastrophic coverage in the case of a serious medical event like a heart attack or cancer
- Prior to 2019, the IRS charged uninsured individuals a penalty on their taxes. Beginning January 1, 2019, the IRS penalty for being uninsured no longer applies. To view the prior penalties and see the update for 2019, [click here](#).

WHAT IS THE PREVENTIVE CARE PLAN?

- The Preventive Care Plan is a low cost health plan that covers preventive care only
- Preventive care includes medical services such as annual physicals, well woman exams, mammograms and colonoscopies
- Its important to remember that preventive care is provided when you are symptom--free
- The plan does not cover medical care provided when you are ill, such as a cold, influenza, Emergency Room services or hospitalization.
- If you receive medical care due to a symptom or an existing illness, the services provided usually won't be covered

SHOULD I CONSIDER ENROLLING IN THE PREVENTIVE CARE PLAN?

- If you already have other health insurance, the answer is no. Its likely that the coverage you already have provides coverage for medical services such as hospitalization, Emergency Room treatment and other illness--related services that will not be covered by the new Preventive Care Plan.

- If you're currently covered through the UM Student Health Insurance Plan from United Healthcare, you should NOT drop your coverage to elect this plan. This plan does not meet the UM requirements for student health coverage.

SHOULD I CONSIDER ENROLLING IN THE NEW PREVENTIVE CARE PLAN?

- If you do not already have health insurance, you should strongly consider applying for health care coverage through the Federal Health Insurance Marketplace.
- Health insurance policies sold in the Marketplace will cover medical services such as hospitalization, Emergency Room treatment and other illness related services that will not be covered by the new Preventive Care Plan.
- Open Enrollment is currently underway for the Federal Health Insurance Marketplace, and runs through December 15, 2018.
- Subsidies to help lower your premium may be available for coverage purchased on the Federal Health Insurance Marketplace
- Local Navigators can help you review the Exchange and apply for coverage as well as subsidies:

- Online coveringflorida.org
- Email Info@CoveringFlorida.org
- Phone (877) 813—9115

HOW TO ENROLL?

- After you've reviewed the Marketplace for coverage, if you decide that you'd like to enroll in the Preventive Care Plan just visit workday.miami.edu
- Click on your name at the top right to open your navigation menu, and then click on Inbox
- Click on Open Enrollment
- Click Elect or Waive
- Follow the steps to add dependents if needed
- Click Submit
- Click Done
- Coverage will be effective January 1, 2019

QUESTIONS?

www.miami.edu/benefits

www.miami.edu/benefits/ask

305-284-3004