

HEALTH INSURANCE

Letters regarding your CU GME Health & Dental coverage termination will be mailed to your home address from EBMS on or about May 15th. **This letter will most likely be required by your next insurance plan. Please keep it.** You will need it. If you think you did not receive this information, or have misplaced it, call EBMS Eligibility (1-800-777-3575 ext 1272) for instructions on how to obtain a copy.

HEALTH INSURANCE EXTENSION

Subject to eligibility, exiting residents may purchase an extension of the health insurance on a monthly basis for a maximum of 15 months. This extension is for the health insurance component only. It does not include dental, life or disability insurance. (The CU GME Health Benefits Plan is NOT subject to COBRA.)

Plan members and dependents covered under any other group plan, *or eligible to enroll* in such a plan may not enroll in the extension coverage, unless the alternate plan has an exclusion or limitation that applies to the individual with respect to a pre-existing condition.

Extension information and enrollment forms will be included with the letters regarding coverage termination mentioned above. They are also accessible on the GME website at www.uchsc.edu/gme by following the link for exiting residents. The completed forms, along with your check for the first month's premium made payable to "CU GME Extension" must be returned to: **CU GME Extension Plan C/O AmeriBen; P.O. Box 7565; Boise, ID 83707 and must be postmarked no later than your last day in the program.** LATE PAYMENT CANNOT BE ACCEPTED.

Also see the CU GME Health Plan Document posted at www.uchsc.edu/gme/medins.htm for additional extension coverage details.

This Plan's premium rate is composite, meaning the rate is the same for single or family coverage. You must pay a full month's coverage, except as stated below.

	July 2008-June 2009	July 2009-June 2010 THESE ARE THE PREMIUMS FOR COVERAGE BEGINNING 7/1/2009:	Comments
Monthly	\$720.00	\$780.00	
½ Monthly premium	\$360.00	\$390.00	Only for month during which termination occurs, and only for termination dates from 14 th through 21 st of the month.
Weekly premium	\$180.00	\$195.00	Only for month during which termination occurs, and only for termination dates from 22 nd through end of month.

Plan provisions for the extension coverage are the same as those for active residents. Changes in plan provisions effective July 1, 2009 apply to extension members. If you enroll in the extension, it is your responsibility to be aware of plan provision changes. The most current Plan Document and updates are posted on the website at www.medschool.ucdenver.edu/gme. Please note: Effective July 1, 2009, AmeriBen will be the new Claims Administrator for CU GME Health Benefits Plan. If you enroll in extension coverage, you will receive new ID cards with contact and claims submission information. Refer to the website in the interim.

**If you have questions about the extension, call:
AmeriBen at 1-866-955-1498 or the GME Benefits Office at 303-724-6024.**

To investigate health insurance options that may be available to you other than the CU GME extension program, you may wish to do a web search for health insurance quotes, ask your peers, or contact the representative who handles your car, renter's or home owner's insurance. Many insurance companies now offer individual policies. It is up to you to decide what policy would best serve your individual health insurance requirements. Whichever policy you select, be careful to not allow any lapse in your health insurance coverage, choose with caution, and understand the terms of the coverage you are purchasing.