

# Duke Grad Student Guide to Health Insurance

## How do prescription drugs work?

When you fill a prescription at a pharmacy, you will pay between **\$4 and \$15 for generic** (off-brand) drugs, **\$35 for preferred brand** drugs, and **\$60+ for some specialty** drugs.

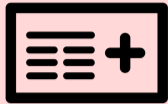


**Birth control** and prescription **Plan B** are covered. While IUDs (Intra-uterine devices) are not offered by Student Health, **Nexplanon and its insertion are covered** by the SMIP at no cost to you! Talk with your provider to learn more.

This information is also available in **Mandarin** and **Spanish**.

## The what??

The Duke **Student Medical Insurance Plan (SMIP)** is the health insurance that Duke and BlueCross BlueShield (Student Blue) have partnered to provide Duke students.



## How much does that cost? How do I get it?

The cost can be found on Duke student affairs student health page. **Financial Support will cover the cost of SMIP in some cases.**

### Enrollment:

- Full year coverage = June
- Spring only = November (prorated)

Enroll via **DukeHub** under the **Forms & Requests** tab.



Note that this is **not the same as the student health fee** (learn more at [Duke students affairs page](#))

## What about mental health services?

Counseling and psychiatric services at **CAPS** are **free to students** regardless of insurance.

If you have special services or are a patient at an in-network\* hospital's mental health ward, you'll pay **20% of the cost of care + \$25 per visit.**



## How much does that cost? How do I get it?

You have two options (pro-tip: use the first option when possible):

- 1) Go to an **urgent care** center: You'll pay **\$45 for the visit** and **20% of the cost for X-rays, labs, and other services.**
- 2) Go to the **emergency room**: You'll pay **\$150 + 20% of the cost for the visit.** If you are transported in an ambulance, you'll have to pay an additional amount for that.

## Does it cover routine physicals and exams?

Yes, up to one of each type per benefit year (August 1 to July 31)! These include routine physicals, routine OBGYN screenings, and other common exams. **If you go to Student Health** or another in-network\* provider, **these exams are free.** If you go to an out-of-network\* provider, you will pay a deductible\* and 30% of the total charge.



## Can I see a nutritionist?

Yes, appointments with Nutrition Services are **covered by the student health fee.** Learn more about their services and scheduling appointments at [bit.ly/dukenutrition](http://bit.ly/dukenutrition).



## What about dental care? Vision care?



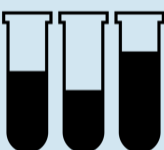
Dental services are not currently covered by the SMIP, but all Duke students are eligible to receive discounted dental services at the **CampusSmiles Dental Office** in the Student Wellness Center. Learn more at [bit.ly/dukedentist](http://bit.ly/dukedentist).



You can get an in-network\* **annual eye exam for free** and receive partial or total reimbursement for glasses, frames, and contact lenses.

## Does it cover Sexually-Transmitted Infection (STI) testing?

Sure, because **STI testing is like any lab test.** If you visit Student Health or another in-network\* provider, you'll pay up to **20% of the lab fee.**



### Tips and Tricks:

- **Get tested for STIs when you get your routine physical.** In most in-network\* cases, this will **save you the \$25** that you would otherwise pay for an office visit. (You should still get tested at any time if you have had unprotected sex).
- **Be clear with your provider what kinds of tests you want.** You should discuss with your clinician which tests are recommended for you.
- **Take advantage of preventative resources.** The student health fee covers **free condoms** available in the Wellness Center.

## Is maternity care covered?

- **Yes!** The insurance will cover **both prenatal and post-delivery care** including hospital and professional services.
- There is **no extra costs** for maternity care. The out-of-pocket maximum\* remains the same.
- **Some infertility services are covered.** Please refer to the insurance policy for the specific services that are covered.



### \*Insurance terms

- **Deductible:** Amount you have to pay before insurance kicks in.
- **In-network/Out-of-network:** Providers that accept/don't accept your health insurance plan
- **Out-of-pocket maximum:** The most you have to pay for covered services in a plan year.
- **Co-pay:** A fixed amount you pay for a covered service after you've paid your deductible.
- **Co-insurance:** The percentage of costs of a covered health care service you pay after you've hit your deductible.

## Can I cover my spouse and dependents?

- **Yes!** You can enroll them by **completing the required forms** that are available through the insurance provider.
- The enrollment period is the same, **except for newborns.** You can add a newborn after they are born **within 30 days.**
- The cost of adding a spouse and dependents varies, and it is **additional to the student premium** you pay.
- You have an out-of-pocket maximum\* for each **individual and your family.**

## Useful Contact Information

- MyCharts: [dukemychart.org](http://dukemychart.org) (appointments, medical records, prescriptions, etc.)
- DukeHealth: 919-626-3854
- Duke CAPS: 919-660-1000
- If you have a life-threatening emergency, please call 9-1-1.