



Human Resources and Payroll

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## Health Insurance Options for Part-Time Faculty/Staff/Adjunct Faculty and Dependents

While the Commonwealth of Virginia and George Mason University do not formally offer health insurance to part-time employees, health insurance options do exist for employees and their dependents who wish to purchase individual and family Health Insurance plans. **Please note that these plans are separate from COBRA, the extended coverage available to employees for purchase after terminating employment from GMU.** Under the terms of the commonwealth's health benefits program, dependent children are no longer eligible for health coverage at the end of the calendar year in which they turn age 26. If you and/or your dependents enroll in one of the health plans below, you will be responsible for paying the entire insurance premium. The insurance company will direct bill you on a monthly basis. Payroll deduction is not available for these premium payments.

To enroll or to obtain more information, please contact the insurance company directly.

### Insurance Plans:

**Anthem Blue Cross and Blue Shield** of the National Capital Area offers individual health plans for you and your family. They have a variety of plans from which to choose:

- Individual Key Care Preferred
- Individual Basic Blue Care
- Individual Basic Key Care
- Virginia Advantage
- Short Term Protection (Temporary coverage lasting 180 days)

The cost is based upon jurisdiction. On an average basis with an annual deductible of \$300.00, the monthly premium on a single member plan could start at \$247.00 with a coverage level of 80%.

To get a rate quote or learn more about the individual plans offered through Anthem, click [here](#) or contact the provider directly at 1-800-304-0372.

**Kaiser Permanente** offers individual and family health insurance plans under the name "Personal Advantage". These plans have an application fee attached to them. The monthly premium is based upon age and residential jurisdiction. On an average basis, the monthly premium for single coverage on a \$10/\$20 plan (doctor visit co-payment of \$10.00 and prescription co-payment of \$20.00) could start at \$305.00. You may click [here](#) for a price quote or contact the provider directly at 1-800-KP-HELLO or 1-800-777-7902.

**Not sure where to start?** The [Care First Blue Cross Blue Shield](#) website offers some pointers on features to look for in plans ranging from HMO's to PPO's, and even gives you a short quiz to help determine the kind of coverage you may want to consider.

If you have any questions, please contact either your benefits administrator at 703-993-2600 or the insurance provider directly.

## Virginia's Health Insurance Program for Children

FAMIS is Virginia's program that helps working families provide health insurance to their children. FAMIS stands for Family Access to Medical Insurance Security. Eligibility is determined by gross monthly income. To prove eligibility, applicants must show proof of income for the previous month by showing a pay stub or a letter from their employer.

FAMIS covers all the medical services growing children need to avoid getting sick as well as the services that will help them make a speedy recovery if they do become ill or get hurt.

### How Much Does It Cost?

There are no enrollment costs or monthly premiums for FAMIS.

When your children receive care there may be a co-pay for some services. Most co-payments are just \$2 or \$5 – FAMIS covers the rest. You do not pay for well-baby or well-child checkups.

Your children are eligible if they:

- Live in Virginia
- Are under age 19
- Don't have health insurance now and haven't had it in the past 4 months ([some exceptions apply](#))
- Are not eligible for the Virginia state employee health insurance plan
- Are not eligible for FAMIS Plus (also known as Medicaid)
- Live in families meeting FAMIS income guidelines
- Are United States citizens or qualified aliens

If you need more information or wish to enroll, you may call FAMIS at 1-866-86FAMIS or visit their web site at <http://www.famis.org>. Families wishing to enroll in FAMIS can do so in one of three ways:

- Phone: Call the FAMIS Central Processing Unit, by dialing the toll free number, 1-866-87FAMIS. Families can speak with a representative who will begin the enrollment process over the phone.
- Online: Log on to [www.famis.org](http://www.famis.org) and go to "How to Apply" [<http://www.famis.org/applying.cfm?language=English>] The application will take you about 20 minutes and can be completed from the privacy of home. When you complete the online application, you will need to print out a "FAMIS eApplication Cover Page," sign it (your signature is required), and mail or fax (see below) it in with any needed documents.
- Mail or Fax: Complete a "Health Insurance for Children and Pregnant Women" application. Faxed applications can be sent to 1-888-221-9402. Mailed applications can be sent to P.O. Box 1820, Richmond, VA 23218-1820.

Families may also apply for FAMIS and FAMIS Plus through their local Department of Social Services.

## 2. FAMIS MOMS information:

The FAMIS MOMS program provides complete health care coverage for pregnant women. To be eligible for FAMIS MOMS you should:

- Currently be uninsured,
- Have a medically confirmed pregnancy or be within the sixty-day period after your pregnancy ends,

- Be a resident of Virginia,
- Be a U.S. citizen or a qualified legal immigrant,
- Not have access to a state employee health plan, and
- Meet family income guidelines.

Women can apply for FAMIS MOMS the same way that families currently apply for FAMIS for their children. For more information on FAMIS MOMS, log on to:

[http://www.famis.org/famis\\_moms.cfm?language=English](http://www.famis.org/famis_moms.cfm?language=English)

You may also pick up a brochure at the Human Resource Office or call 703-993-2600 and request for one to be sent to you.

Web Resources:

<http://www.accuquotelife.com>

<http://www.online-health-insurance-rates.com>

<http://www.givemeinsurancequotes.com>

**Disclaimer:**

*The benefits team compiles these resources for use as referral only. Mason does not recommend or endorse any company or organization listed. By providing this information, the University assumes no financial or other responsibility for any relationship established by and between any company or organization listed here and any other individual.*

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