

Benefits for Graduate Student Employees – Staff Instructions

Glossary

A&M Care -	Medical plan offered to all employees (BCBSTX plan)
ACA -	Affordable Care Act
AHP -	Academic Health Plans
BCBSTX -	BlueCross BlueShield of Texas
Grad Plan -	Medical plan offered to eligible GSEs (BCBSTX plan managed by AHP)
GSE -	Graduate Student Employee
SBA -	System Benefits Administration
SHIP -	Student Health Insurance Plan
Waiver -	Process by which an international student with another plan can be waived out of automatic enrollment into SHIP (process managed by AHP)

For Departments:

NEW GRADUATE STUDENT EMPLOYEE BENEFIT ENROLLMENT

Key points:

- As an employee, **the student is eligible for all System Benefits** (medical, dental, vision, life insurance, disability, etc.) and may be eligible for partial state contribution based on percent effort after the waiting period, just like any other employee (see your benefits specialist for more information). They also have the option to choose either the Grad Plan or the A&M Care (employee) plan, and the costs are different. Or, they may decline all benefits if desired.

Often, students do not understand benefits, taxes, or other employment-related matters well. In addition, they are often on a tight budget. You may need to coach them through this. They will likely forget that the A&M Care default applies, even if you tell them so. In addition, consider telling them to look for a card in the mail after enrollment and that they should carry it with them.

- One thing you may want to explain briefly is that **most individual taxpayers** in the U.S. are **required to carry health insurance** in order to comply with the Affordable Care Act (ACA). Some of your students may be covered under a parent or have other coverage. Individuals who don't carry insurance may be subject to a tax penalty for not having coverage.

- While the student may select any medical plan available, **the Grad Plan** is designed with the GSE in mind. It includes all J visa requirements, and with the basic life plan, includes necessary medical evacuation and repatriation for international students. It's also priced to fit within the partial state contribution for part-time employees. However, if the student is not in a GSE position (i.e. a Lecturer or student worker), he might NOT be eligible for the Grad Plan. Remember to explain that before they choose benefits.

- **It is a requirement that all international students (anyone who is not a US Citizen or legal permanent resident), regardless of the type of visa, carry health insurance** with specific coverage to include medical evacuation and expatriation as well as being ACA compliant. Students on a J visa have different coverage requirements. See detail below on how to properly handle international student benefit enrollment.
- **Please make sure you handle your GSEs appropriately for the summer/breaks.** Consult with your HR/Benefits department for procedures for your particular institution or agency.

The window for an International Grad Student to start employment and sign up for benefits to avoid the Student Health Insurance charge on their fee statement is very small. Make sure you understand what's required.

Information to collect:

- Is the student in a benefit-eligible Graduate Student Employee position that makes him eligible for the Grad Plan? (If not, treat this as a part-time regular employee.)
- Is the student an international student? If so, is the student on a J visa?
- Is the student already covered by another health plan through a spouse, parent, government or other source?
- Anticipated start date for the grad student.
- Is the student already covered by our student plan (SHIP – which is a BCBSTX plan offered through AHP)?

Information to give to student (or to link to):

- Benefits for Graduate Student Employee's brochure

For each student:

- Establish iBenefits document according to established procedure
- Consider budgeting time to have them complete their iBenefits document while going through orientation.
- Communicate key concepts:
 - ACA requirement that taxpayers carry health insurance. If they aren't already, they will likely be taxpayers soon. Penalty applies if individuals do not carry health insurance.
 - Time to enroll
 - Waiting period/state contribution
 - How to enroll
 - Remind the student that the A&M Care default will apply if they do not decline coverage which will cost them money.

US Citizens and Legal Permanent Residents (Situations 1-3)

Situation 1: US Citizen or legal permanent resident covered through another plan other than the student plan (SHIP). Most often, this will be a parent's plan.

- Student may then:
 - Decline in medical and certify other coverage
 - Enroll in other benefits if desired

Situation 2: US Citizen or legal permanent resident covered through the student plan (SHIP).

- Student may then:
 - Enroll in the Grad Plan, using any eligible date up to the state contribution date. The student should note the selected date.
 - Enroll in other benefits if desired
 - Student should contact AHP to terminate individual plan based on change of status (new job). Termination date should be just before the GSE's selected benefit start date.

Situation 3: US Citizen or legal permanent resident not currently covered under any health plan.

- Student may then:
 - If desired, enroll in the Grad Plan, using any eligible date up to the state contribution date.
 - Enroll in other benefits if desired

International Students (Situations 4-5)

A little more background on international student health insurance and the waiver process.

All international students (any student that is not a U.S. citizen or an approved lawful permanent resident) are required to have the Texas A&M University System Student Health Insurance Plan (SHIP). The plan is automatically charged to an international student's tuition and fee statement.

Sometimes, though, students have other coverage through a sponsoring organization or through a parent. In this case they may *decline* our medical coverage and *waive* out of the automatic coverage through SHIP. The waiver process is managed by AHP. If a student enrolls in the A&M Care (employee) or J plan, he will still need to submit a waiver application through AHP.

If a student enrolls in the Grad Plan, the student will automatically be waived out of the SHIP charged on the fee statement. The window, however, to have a GSE automatically waived is pretty small, so it's important for our benefit processors, HR liaisons, or other new hire orientation leaders to understand this.

To find out more about the waiver process for GSE students, see the waiver section in the ***Benefits for Graduate Student Employees*** brochure or see the ***Waiver Instructions for Staff***, available on the System Benefits Student Insurance website.

More details:

- **It's important that your international GSE is able to sign up for benefits in the first 7 days after hire.** This may mean you need to create a base UIN record and set up an iBenefits document prior to an EPA being processed so selections can be made.
- International students are automatically enrolled into SHIP and billed on their fee statements.
- If the GSE enrolls timely, through iBenefits, into the Grad Plan, the waiver process will automatically begin to remove the insurance charge on their fee statements and process a refund if necessary. This process takes 7-10 business days from the time the iBenefits document is submitted. See detail in the instructions below to ensure timely enrollment.
- Sometimes, these international students are **covered on another plan** through their home country or through the hosting U.S. organization. In these cases, they will need to go through a waiver process to de-enroll them from SHIP, remove the insurance charge on their fee statements and process a refund if necessary. They may want to decline medical coverage through iBenefits and **submit a waiver application** to AHP. **In addition, if the GSE has selected the A&M Care (employee) plan or J Plan, they will also need to go through the waiver application process.**
 - There are early deadlines for the waiver process. Ensure your student is aware of these deadlines.
 - AHP will review the policy to see if the policy ACA compliant and has the appropriate expatriation and medical evacuation coverage.
 - If it is just missing the expatriation and medical evacuation part, the student will be offered additional coverage for that, which they can purchase through AHP. This plan is called Academic Emergency Services (AES).
 - Once their coverage, or combination of coverages, is approved, AHP reports back to the university to remove the charge from the student's fee statement and process a refund if necessary.
 - This process takes 7-10 business days from waiver request submission to approval decision and another 7-10 business days for the fee to be removed and a refund processed, if necessary.
 - **Do not contact your International Student Office** regarding waiver information unless the application has been submitted and it is 7-10 days after the approval has been received. If there is a **delay on waiver approval** after 7-10 days, the student should contact AHP. If there is a **delay on fee removal** 7-10 days after the waiver approval e-mail has been received by the student, the student may contact the International Office.

Situation 4: International student covered through another plan other than the student plan (SHIP) and does not intend to enroll in the Grad Plan. The alternate plan might be a parent's plan or one from a sponsoring government or organization.

Benefits enrollment:

- Communicate key concepts:
 - Remind the student that they need to use the waiver process through AHP to remove the SHIP from the fee statement.
- Student may then:
 - Decline in medical and certify other coverage
 - Enroll in other benefits if desired

Waiver application:

- The student should be reasonably sure that her policy is ACA compliant which is a requirement for waiver approval. If the policy doesn't include medical evacuation and repatriation, they will be required to purchase an additional policy to cover just those items for waiver approval.
- The student should apply for the health insurance waiver through AHP. Application instructions are in the **Benefits for Graduate Student Employees** brochure.

Situation 5: International student covered through the student plan (SHIP) that was automatically charged on his fee statement.

Option A: Benefits enrollment for a student who will have a start date of September 1 or earlier (January 1 for spring semester):

Note: Successful completion of this process is dependent upon the student being able to enroll in and submit his iBenefits document with 7 days of hire. Instructions below reflect this.

Benefits enrollment:

- Establish a hire date of September 1 or earlier (substitute January 1 for spring semester) so the student may enroll in the Grad Plan beginning September 1. Later dates will affect the student's waiver process.
- If necessary, establish a UIN Base Record (U record) in order to create the iBenefits document so the student may enroll within the first 7 days of hire.
- Establish iBenefits document according to established procedure
- Communicate key concepts:
 - Time to enroll – within 7 days for a September 1 start
 - Waiting period/state contribution – this person will need to pay full premium during the waiting period
 - How to enroll
 - Enroll in the Grad Plan; explain the other two plans if desired
 - Enroll in other benefits if desired
 - Remind the student that the A&M Care default will apply if they do not enroll in or decline coverage which will cost them money.

Waiver application:

- If the student signs up for the Grad Plan within 7 days of hire date for a September 1 insurance start date, the waiver process for the GSE will be automatically processed, the fee removed and a refund processed if necessary.
- The EPA to place the student into an active position must be posted to BPP before the waiver deadline at your institution for the waiver to be processed.
- It takes 7-10 days from the submission of the iBenefits document for the waiver approval to be sent to the institution. It takes another 7-10 days for the fee to be removed and a refund processed, if necessary.

Option B: Benefits enrollment for a student who will have a start date after September 1 (January 1 for spring semester), misses the 7-day window to enroll for a September 1 (January 1) medical plan start date, or the EPA is processed after the waiver window:

Benefits enrollment:

- Because this student cannot have the policy begin on September 1, he will not be eligible for a waiver.
- Establish iBenefits document according to established procedure
- Because the student will not be waived, he should consider starting the Grad Plan on the state contribution date. They will be refunded at the end of the policy for any overpaid premiums.

Waiver application:

- This student is not eligible for a waiver of the SHIP. Therefore, the charge will remain on his fee statement. At the end of the policy (January for Fall; September for Spring/Summer), any overpaid premiums will be refunded to the student.

Issues that might happen to an international GSE that would affect the waiver process. For the most part, this refers to the waiver application process, not necessarily the GSE waiver process.

Problem	What will happen
The Grad Plan insurance policy doesn't start until after September 1.	You are not eligible for a waiver since your insurance didn't start on September 1. You will be refunded by AHP at the end of the semester for overpaid premiums.
I didn't know I had to sign up for benefits that quickly as a Graduate Student Employee.	If you signed up after the 7-day deadline, even if your coverage date was entered as September 1, you will not get a waiver. You will still need to wait until the end of the semester for a refund of overpaid premiums by AHP.
I signed up for a TAMUS health plan other than the Grad Plan.	Speak to your human resources representative. See if it is possible to switch to the Grad Plan. If your non-Grad Plan coverage is active as of September 1 and it is before the waiver deadline, you need to submit a waiver through AHP to remove the insurance charge from your fee statement. Follow the Waiver Process for Students directions and use the temporary card and policy you get from your human resources representative.
I missed the waiver deadline.	The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.
I have to pay my fees, but I haven't heard if my waiver was approved.	Pay your fees. If the waiver is approved, the institution will process a refund.
I forgot to send in my documentation by the due date.	Your waiver application will be denied. The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.
It's been 7-10 days since I sent in my waiver application and I don't know anything.	Log into the AHP waiver system to see if there is an update. If not, contact AHP directly at 877-624-7911 to find out more.
It's been 7-10 days since my waiver was approved and the charge hasn't been removed or I haven't received my refund.	Contact your International Student Office for an update.

Problem	What will happen
AHP is asking me to buy something called AES. What is that?	Academic Emergency Services (AES) is a supplemental policy that includes the medical evacuation and repatriation services required for international students. When you apply for a waiver and your submitted plan does not include these services, AHP will offer you this coverage. Once you have purchased it, your waiver will be approved and the health insurance charge will be removed from your fee statement and a refund processed if required.
I'm not going to buy AES.	Your waiver application will be denied. The charge will remain on your fee statement and you are responsible for that charge. You may apply again in the new semester.
I have dependents (spouse and/or children).	Dependents may be optionally enrolled into the SHIP, the Grad Plan or any TAMUS employer-sponsored plan in which you are enrolled. Costs associated with dependents for any of these plans will be billed to you directly or deducted from your TAMUS paycheck instead of being charged on the fee statement. If you are on a J visa, you must have coverage for all of your dependents. If you intend to waive insurance for your dependents, you need to send a scanned copy of their card(s) and policy to your International Student Office.
I am a Graduate Student Employee and submitted the Grad Plan for my waiver and then received an e-mail saying the waiver had been cancelled.	Graduate Student Employees enrolled in the Grad Plan are automatically entered into the waiver process by The Texas A&M University System. If you have gone into the waiver system separately, it will only cancel the waiver application you entered. The automatic process will apply the waiver if you are eligible.
I am not an International Student and have been charged the fee for SHIP.	Contact your International Student Office (Texas A&M Main Campus students should write to healthinsurance@tamu.edu).
I have or will be withdrawing from the University.	Contact your International Student Office (Texas A&M Main Campus students should write to healthinsurance@tamu.edu) in addition to the registrar's office. You have until the 20 th class day to remove the mandatory fee. If you return at some point in the future and haven't contacted the International Student Office to remove the fee, it will be due when you return to the University.

RETURNING GRADUATE STUDENT EMPLOYEE BENEFIT ENROLLMENT

- **If the international student is returning after the summer break either from an Active status or a Leave Without Pay status.**
 - Make sure the EPA is approved and posted to BPP before the waiver deadline to ensure that his enrollment is captured for the automatic waiver process. After that date there is a risk that the GSE will not show up on the waiver report.
 - Make sure that your benefits representative re-activates the student's insurance. It needs to start on September 1 to match the policy dates.
 - At the end of the policy (semester), AHP will refund the student for overpayments.
- **If you forgot to get the international student re-enrolled and the waiver deadline has passed.** At that point, it's still too late to process a waiver, even if you have a September 1 medical start date or the student has been continually in the Grad Plan but the EPA was late. At the end of the semester, AHP will refund the student for any overpayments.
- **The same exists for domestic students, but the waiver process is not an issue.**

HANDLING GSEs IN THE SUMMER OR DURING BREAKS

Process Recommendations:

- Discuss the various options with your institution regarding how summer “bridging” of benefits will be handled. This may include termination, leave without pay, or active status. Your benefits processor will have more detailed instructions depending on the option your group uses.
- Regardless of which option is chosen, keep consistent and prepare processes for:
 - Summer premium handling (premiums taken in the spring?)
 - Leave Without Pay approval processes and entry into BPP – remember to follow System Regulations
 - Communication with the employee regarding how benefits will be affected during the summer
 - Handling the unique needs of international students who must have continuous coverage
 - Processing EPAs and communicating with your Benefits Staff as needed