



Waiver Process - Staff Instructions

Acronyms:

A&M Care Plan	The health plan that is offered to most of our employees. GSEs are eligible for this plan (and/or the J plan if on a J visa), but it will NOT trigger an automatic waiver. Only the Grad Plan triggers an automatic waiver.
AES	Supplement policy that can be purchased which includes required repatriation and medical evacuation
AHP	<u>Academic HealthPlans</u>
BCBS	<u>BlueCross BlueShield</u>
Grad Plan	The plan offered through AHP for our GSEs
GSE	Graduate Student Employee
ISS	International Student Services (TAMU)
SBA	<u>System Benefits Administration</u>
SBS	Student Business Services (processes refunds for TAMU)
SHIP	<u>Student Health Insurance Plan</u>

Waiver Process Window:

Each semester, each institution will establish a “Waiver Process Window” with AHP. So, for example:

- Open date (July 31)
- Deadline to submit waiver applications (September 10)
- Deadline to submit additional documentation (September 15)
- Deadline to purchase AES, if necessary (September 17)
- In some cases, there is also a deadline to ensure that Graduate Student Employees have enrolled in the Grad Plan (to process a waiver) – usually this is 7 days after the policy start date (September 7)
- AHP audit deadline (September 24) – in preparation for closing out the waiver process
- AHP final correction deadline (October 27) – for international students in preparation for invoicing

Who may submit a waiver? The following is from System regulation 26.99.01.

- Student is sponsored by the United States government;
- Student is sponsored by a foreign government recognized by the United States or certain international, government-sponsored or non-governmental organizations, and covered under a health plan that is compliant with the Affordable Care Act (ACA). If the health plan does not include medical evacuation and repatriation, an additional policy covering these services must be purchased providing coverage at equal limits to the SHIP;
- Student is enrolled in an employer-provided group health plan that is compliant with the ACA. If the health plan does not include medical evacuation and repatriation, an additional policy covering these must be purchased providing coverage at equal limits to the SHIP;
- Student is enrolled in only distance learning programs; or
- Student is involved in intercollegiate athletics and coverage for all medical insurance is provided through a policy as part of the current sports accident medical policy approved by System Risk Management.

Waiver Process – Students

The *Waiver Process for International Students* brochure, to help students enter and submit their waiver information, is available on the [Student Insurance website](#).

The ONLY time a student doesn't have to submit a waiver application to remove a charge for insurance on their fee statement, is if the student is a Graduate Student Employee who starts on or before September 1 (January 1 for new spring employees), and signs and submits their *iBenefits* document:

- within seven days of hire, and
- selects the Grad Plan to begin on September 1 (or January 1).

Otherwise, all students who want a waiver, including those who select A&M Care or the J plan, must do so in the AHP waiver application system.

Generally, the student:

- Makes an electronic copy (scan or PDF) of the front and back of the insurance card.
- Makes an electronic copy (scan or PDF) of the policy document for their insurance.
- Goes into the Waiver tab on the AHP website for his/her institution and creates the application.
- Uploads the documentation.
- Will receive an e-mail approval/update within 7-10 days of completed application. If they must purchase AES coverage to qualify for the waiver, that offer is sent.
- Once the approval is sent back to the institution, the fee will be removed and a refund processed through the institution. Depending on timing, the refund may need to be processed through AHP at the end of the semester. We usually say that the fee is removed with 7-10 days of the approval.

The student should NOT:

- Contact ISS regarding fee waiver or refunds until 7-10 days AFTER approval e-mail has been received AND they have not seen the fee removal after looking at their fee statement or received a refund if they have already paid fees.
- Contact ISS regarding selecting benefits (if a GSE – they should be contacting their HR person)
- Use the SHIP if submitting a waiver. A waiver approval cancels the student's policy completely.

Waiver Process – International Student Office staff

- Staff sets the enrollment/waiver calendar with AHP from open enrollment through the end of the waiver process window.
- Staff sends updated enrollment files to AHP. Weekly is recommended during the enrollment period. If you need information regarding the format of these files, go to the Resources for TAMU System Staff through the [Student Insurance website](#).
- Once the waiver window has been opened, you may go into the waiver system at any time and pull down a list of students who have been granted waivers.
- Participating institutions may request a file of Grad Plan enrollees from AHP. GSEs in the Grad Plan are considered automatically waived without having to enter a waiver application into the waiver system. The fee can be removed and a refund processed by the institution, if necessary. In addition, SBA sends a list of recently terminated GSE's to AHP. You may also request that list from AHP so you may re-enroll students who no longer have Grad Plan coverage.
- The fee for waived students is removed from the fee statement by the institution (and a refund processed, if necessary) and they then update the enrollment status.

- Example process used by TAMU Main campus:
 - o Waiver period is approximately 1 month prior to first day of classes and continues for 6-7 weeks (i.e. August 1 – September 15)
 - o Each Friday – GSE report sent by SBA to AHP (includes Student ID number and name)
 - o Each Monday – TAMU sends full enrollment report (per AHP process)
 - o Each Monday – AHP has updated all waiver applications and has a new GSE report available (includes Student ID#, name and reason for waiver)
 - o Each Tuesday-Friday, TAMU continues to add enrollments, remove enrollments due to non-arrival or waiver approval, updates waiver status, removes fee, and SBS processes refunds if necessary.

Note: Only International Student Office staff in charge of enrolling or de-enrolling international students should contact AHP. If you are in a department that is supported by the International Student Office to enroll your students, please contact that office first.

Detail about important dates and how they affect student insurance:

- *Open enrollment (AHP)* – 3 times per year
The following 2014-2015 dates are what AHP has for students enrolling in student insurance. This primarily affects voluntary enrollees.
 - o August 17-October 1 for fall
 - o November 11-February 13 for spring
 - o April 1 – June 16 for summer
- *International enrollments* – Usually about a month before classes and then lasts about 6 weeks, so, August 1 – September 15.
- *Waiver process window* – Depending on the institution, about a month before classes start and then lasts about 7 weeks (about a week beyond enrollments, to finish waiver approvals and process fee removals)
- *TAMU fee deadline* – about a week after classes start – September 8.
How it relates to this process: if a student's waiver is approved prior to this date, the fee is often removed before the student needs to pay. Otherwise, if a student needs to pay fees prior to a waiver being approved and the fee removed, the fee will be removed afterward and a refund must be processed by the institution.
- *New GSE Grad Plan enrollment deadline* (including returning GSEs who are terminated over the summer who are treated as “new”) – within 7 days of date of hire for a September 1 insurance start date.
How it relates to this process:
 - o September 1 start date is required for removal from fee statement (must be the same date the SHIP policy begins)
 - o Must have a hire date of September 1 or earlier (SBA policy to have a September 1 insurance start)
 - o Must enroll within 7 days of start (SBA policy to begin on start date – most often these students start on September 1, or slightly before, so September 1 falls within the 7-day window)
 - o The student will have the full premium come out of each paycheck until the contribution date.
 - o If the GSE enrolls after the 7-day window or has anything other than a September 1 start (meaning their Grad Plan enrollment will not match the policy start date), then the charge stays on the fee statement and a refund for “overpaid” amounts will be processed at the end of the semester. In this case, the student should enroll starting on his/her state contribution date.

Note: The HR representative may need to create a UIN base record, create an *iBenefits* document, and allow the GSE to enroll as soon as possible after the start date (remind the student to sign and submit the *iBenefits* document)

- *Returning GSE re-enrollment deadline* – within 7 days of date of hire for a September 1 start date.
How it relates to this process:
 - o Regardless of “summer” treatment other than terminations (Active, LWOP), student must be re-activated in benefits before the deadline
 - o September 1 re-start date is required for removal from fee statement (must be the same date the SHIP policy begins)
 - o If the GSE is re-enrolled after the deadline or has anything other than a September 1 start (meaning the Grad Plan enrollment will not match the SHIP policy start date), then the charge stays on the fee statement and a refund for “overpaid” amounts will be processed at the end of the semester. In this case, the student should enroll starting on his/her state contribution date.

Other notes for staff:

- Enrollment in the Grad Plan includes medical evacuation and repatriation.
- See Benefits for GSEs - Staff Instructions for details to ensure GSEs have waivers processed accurately.
- See Instructions to Get Your Health Insurance card to assist students in obtaining a temporary card.

Contact information:

AHP (enrollments, waiver timeline, waiver questions/problems, GSE file)

Jennifer Koliba

817-809-4736

jennifer.koliba@ahpcare.com

AHP Member Services - Enrollment

877-624-7911

AHP Member Services - Claims

855-267-0214

SBA (System Benefits Administration)

Fern Ward

979-458-6184

fward@tamus.edu

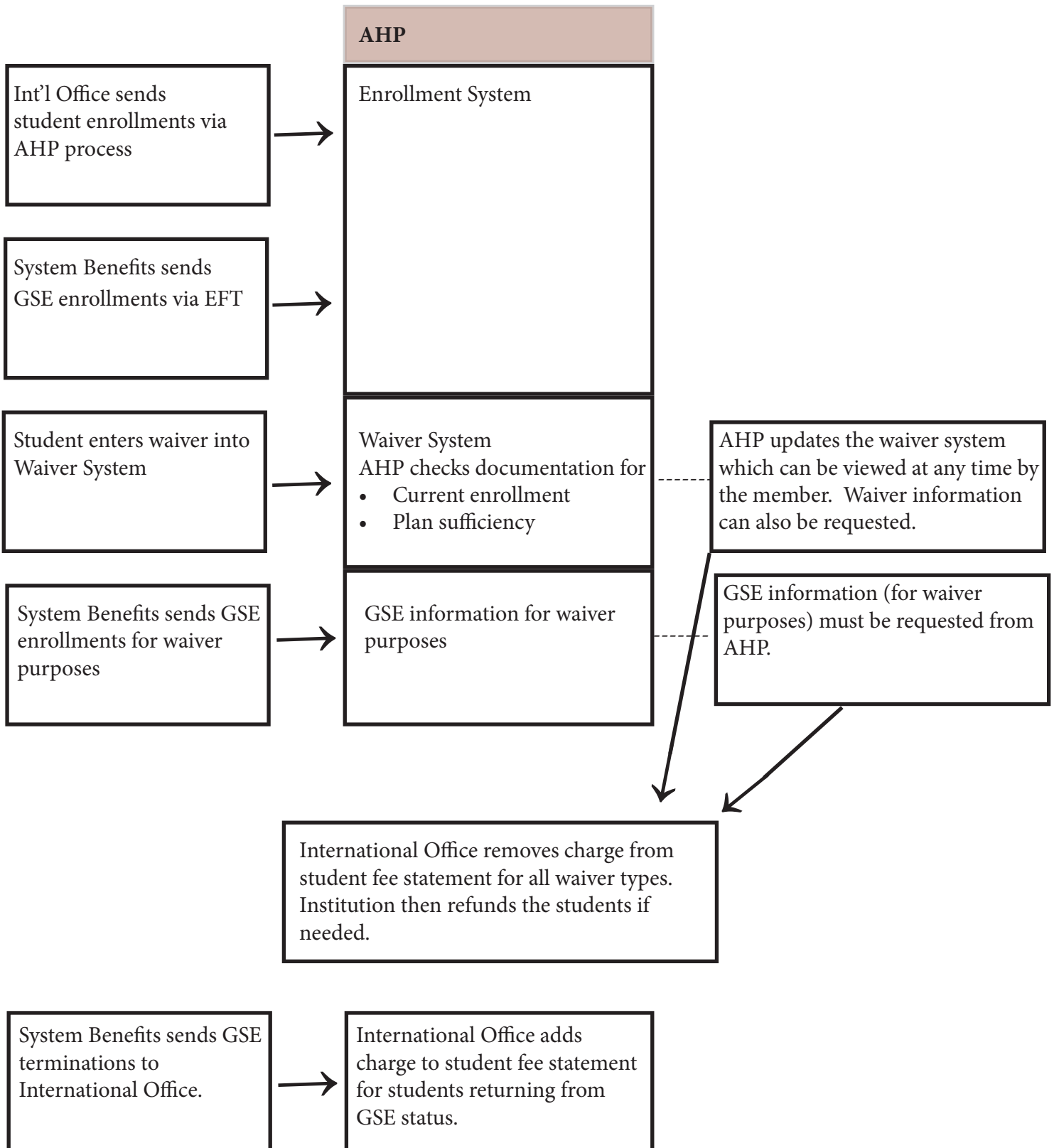
employeebenefits@tamus.edu

Student Insurance Website

Special Problems and What to Expect

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 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.	If your coverage is active as of September 1, you need to submit a waiver through AHP to remove the insurance charge from your fee statement. Follow the waiver process directions above 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 855-247-2273 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.
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 SHIP 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.

WAIVER PROCESS OVERVIEW



Student Insurance Waiver Process Timeline

SEMESTER	Waiver window opens. Waiver system available for students and International Student Office staff.	AHP open enrollment period begins (voluntary enrollees)	Weekly GSE reports sent to AHP begins. GSE reports (waivers and terminations) sent to institution on request.	GSE health insurance start date to be eligible for waiver.	GSE Grad Plan enrollment deadline (7 days after hire to start on day 1)	Student must pay fees	Waiver application submission deadline	Weekly GSE reports to AHP end	AHP open enrollment period ends (voluntary enrollees)	AHP refunds overpayments to GSEs (after policy ends)
FALL	Mid-Aug	Mid-Aug	Mid-Aug	Sept 1, 2015	Sept 7, 2015	See institution (often first 1-2 weeks of school)	Mid-Sept	End-Sept	End-Sept	January
SPRING	Late-Nov	Mid-Nov	Mid-Nov	Jan 1, 2015	Jan 7, 2015	See institution (often first 1-2 weeks of school)	End-Jan	Mid-Feb	Mid-Feb	Sept (if enrolled in spring/summer combo)
SUMMER		Early-April				See institution (often first 1-2 weeks of school)	Mid-June		Mid-June	Sept (summer only)
Dates set by:	Institution	AHP	AHP/SBA	SBA	SBA	Institution	Institution	AHP/SBA	AHP	AHP

NOTES:

- * Remember to get your waived students from the waiver system
- * Remove the charge from the fee statement AND remove them from your AHP enrollment file
- * Send enrollment files with new students AND waived (removed) students to AHP (waiver system and enrollment system are separate)
- * GSEs must start no later than September 1 (January 1) to be eligible for a waiver AND must have plan start on that date
- * Policies run September 1-December 31, January 1-May 31, and June 1-August 31. Students in the spring are always charged for spring and summer together