

Graduate Student Employees

The Texas A&M University System



Welcome to the A&M System Employment! Inside:

- Overview of your benefit options
- Details for returning student employees
- Information specifically for international students

Benefits Overview:



Student Health Insurance Help

This is for you if you are or will be working in a benefit-eligible Graduate Student Employee position at The Texas A&M University System or agency.

All benefit plans, including employee and student health insurance, are reviewed annually by System Benefits Administration. The cost for each plan is set using many factors including plan design, plan participation and claims experience.

System Benefits Administration works with other groups to administer these plans:

- Academic Health Plans (<u>AHP</u>) Administers the student plans, including the Grad Plan and the Student Health Insurance Plan (SHIP), and coordinates the waiver process for international students.
- BlueCross and BlueShield of Texas Underwrites the Student, Graduate and Employee health insurance plans which includes managing claims and providing other health and wellness benefits.
- International Student Office Assists international students with the unique needs of studying and working in the United States.
- Human Resources Department Works with employees on payroll, benefits and other employment-related issues.
- Campus Student Health Services Services available at the student health centers are offered at no or low cost under the SHIP and there is often someone there that can help you with health insurance questions.

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Returning Graduate Student Employees:

If you currently carry FZVV YISeA ` M G` [HM]efkSystem health insurance -

Contact your employing department regarding your return to work plans as early as possible. As long as you return to work by September 1 and you are added to payroll in a timely manner, you will automatically continue with your existing benefits.

This will also automatically start the waiver process for international graduate student employees who are enrolled in the Grad Plan and have been charged through the fee statement.

If you are an international student and you have alternate (non-A $\check{}$ M System) health insurance -

Contact your employing department regarding your return to work plans as early as possible. As long as you return to work by September 1 and you are returned to payroll in a timely manner, you will automatically continue with any existing benefits you previously elected. You will need to submit a waiver application by the due date for the upcoming year to have the automatic SHIP health insurance charge removed from your fee statement and a refund processed, if needed. See <u>Waiver Process</u>, for more information.



New Graduate Student Employees:

As a Graduate Student in a benefits-eligible campus job, you will be offered a range of benefits including health insurance, dental, vision, life insurance, long term disability and others for you and your eligible dependents. Each of these has an associated cost.

In addition, you will be eligible for the state contribution to help you pay for your benefits. This contribution will be available for you starting with the first day of the month after 60 days of continuous employment. Because you are in a part-time position, you will receive half of the monthly contribution.

The Grad Plan, while not the only available health plan, is designed with you in mind. It is compliant with the ACA, fills J visa requirements, and covers all medical evacuation and repatriation requirements for international students. In addition it is offered at a price that will be entirely covered by your state contribution after your state contribution start date for employee-only coverage. And, if you have dependents to cover, you can enroll them into the Grad Plan as well, for a cost.

Your employing department will set you up to enroll through *i***Benefits**, available through the System web portal, Single Sign-On <u>sso.tamus.edu</u> (SSO). Once in your *i*Benefits document, you can customize the information for your situation. You can also try different enrollments to see the effect on your paycheck. See "<u>Enrolling in *i*Benefits through SSO</u>" in this brochure for detailed enrollment instructions.

Be sure to note your **state contribution start date**. It is the first of the month following 60 days of continuous employment. For example, if you start on September 1, your contribution will begin on November 1.

You may begin coverage on your first day of employment (provided you **submit** your *i*Benefits document within 7 days of your first day) or any first of the month following that (provided you submit your *i*Benefits document before the enrollment date), up to and including your state contribution start date.

You have 60 days to enroll or decline coverage. If you are an international student, see some important recommendations on following page. If you do not make an election or decline coverage, you will be defaulted into the A&M Care (employee) plan, which will cost you money.

Most individual taxpayers in the United States are required to carry health insurance in order to comply with the <u>Affordable Care Act</u> (ACA). You may be covered under a parent or have other coverage. Individuals who don't carry any health insurance may be subject to a tax penalty for not having coverage.



New International Students:

International students who will enroll in the **TyJSeA** [~] *M* System Grad Plan:

If you will be in the United States as an "early arrival" (any time before September 1), you must purchase a short-term "gap" plan for the month of August and any earlier months you are in the United States, through Academic Health Plans (AHP). In some cases the student, including anyone assisted by the International Student Services (ISS) Office at Texas A&M's main College Station campus, will be automatically enrolled in this gap plan and charged on their fee statement. To enroll in a gap plan, go to <u>AHP</u> and select your campus. Print the form for International Early Arrival Enrollment under "Enrollment." Complete the form and submit it directly to <u>AHP</u>.

If your hire date is September 1 or before, we recommend that you **enroll in** *i***Benefits (through Single Sign-On –** <u>sso.tamus.edu)</u> within seven days of your start date. If you do this:

- you begin coverage on September 1;
- your cost will be deducted from your paycheck before taxes until the state contribution date; and
- if you have enrolled in the Grad Plan, you will be automatically entered into the waiver process to remove the health insurance cost from your fee statement and process a refund if necessary.

See "Enrolling in *i*Benefits through SSO" in this brochure for detailed enrollment instructions.

Note: If you enroll in either the A&M Care (employee) plan or the J Plan, you will need to go through the <u>waiver process</u> to remove the charge from your fee statement.

International students who carry health insurance through a source other than the FySe3^{*}? System:

 Please go online to *i*Benefits (through Single Sign-On – <u>sso.tamus.edu</u>) as soon as possible, decline medical coverage and submit your enrollment document. If you do not do this, you will be automatically enrolled into the A&M Care (employee) plan, which will cost money.

See "Enrolling in *i*Benefits through SSO" in this brochure for detailed enrollment instructions.

2. You will need to complete an online waiver application through AHP to remove the health insurance cost from your fee statement. See insurance <u>Waiver Process</u>, for complete instructions.

The waiver process includes an evaluation of whether or not your plan satisfies **both** ACA requirements **and** required provisions for medical evacuation and repatriation. Different coverage requirements exist for students on J visas and their dependents. If your plan has everything except medical evacuation and repatriation, you can enroll in a plan through AHP that will supplement your other plan and you will be charged the additional amount for that extra coverage.



Enrolling in *i*Benefits Through Single Sign-On (SSO):

Using *i*Benefits and Single Sign-On (SSO)

Note: The following information is intended for new international graduate student employees, who should follow this as closely as possible. While the instructions are the same for United States citizens and legal permanent residents, more options exist for these individuals, since there are fewer requirements. See the New Graduate Student Employee section or your human resources representative for more information.

International students should sign up for or decline insurance within the first 7 days of employment. If you hold other, non-A&M System health insurance, please decline medical coverage through SSO/*i*Benefits, certifying other coverage, and submit a waiver through the <u>waiver process</u>. You may want to enroll in other optional Texas A&M insurance plans such as dental or vision coverage since you may use the state contribution to pay for these.

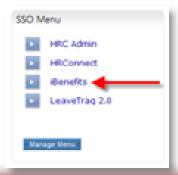
Go to the site - sso.tamus.edu. Enter your UIN and click on "New Employees -

Set up your password"



Follow the prompts. The only information you will need from your department is your ADLOC. This will be on your *i*Benefits instruction sheet or available from your human resources representative.

After logging in, you will be presented with a list of applications for which you may be authorized. **Select** "*i***Benefits.**"







On the following screen click on "Click here to Get Started."

On the next few screens, you will be prompted to verify your personal information and list an emergency contact.

On the next screen, choose "I want to enroll in fZVM&M System benefits." Select "Continue."

Home New Employee Accept/Decline Coverage
The Texas A&M System offers a full complement of insurance benefits for employees and their families. We recommend that you make the most of these benefit opportunities. You may want to review the Benefits Guide.
Options OI Want to enroll in Texas A&M System benefits OI DECLINE all coverage (including medical, dental, vision, life, and others) offered by the Texas A&M System
To complete the process, please answer all remaining questions before ending your session. Continue >>



The following 4 screens will have important rules and instructions.

Home New Employee Benefit Options
Tobacco User? O No O Yes? Pre-tax Deductions Pre-tax V ?

Indicate your tobacco status on the next screen. Select "Continue." On the following screen, under Medical Coverage,

- If you hold other medical insurance and want to decline our coverage, select "I DO NOT want to enroll in fZVM&M system medical coverage"
- Otherwise, select "I want to enroll in fZWA&M system medical coverage" and choose Sstart date.
 - o If available, choose September 1 or January 1
 - o Otherwise, choose a date that best meets your situation. See your Human Resources representative for help.

Under Optional Coverage, you may select those as well (example: dental, vision), but it is not required.

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Medical Coverage					
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Start Date	Select		\sim		
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My Coverage	Select			~	
I want to enroll in or	tional A&M system ben	efit coverages			
Start Date	Select		\sim		
I want to enroll	my dependent(s) in opt	ional coverage			
Start Date	Select		\sim		
O I DO NOT want to er	nroll in ANY optional co	verage			

When complete, click "Continue."



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please click the View Coverage Calendar b	utton below.	11/1/20	\$263.4	10		
View Coverage Calendar						
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On the following screen, click on "edit" to select your plan. On the following screen, select "Grad Plan." It should give you similar costs to what is

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Save Cancel							
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As Of Date	9/1/2014	11/1/2014					
Your Monthly Cost	\$125.00	\$0.00]				
Family Coverage Level	Employee only	Employee only]				
Tobacco Premium	\$0.00	\$0.00]				
NOTE: To add dependents Benefit Overview st Save Cancel * Rate/Premium Information - Premiums have not yet be	creen.			ents tab on the			

shown below. Click "Save."

You will need to enter beneficiaries (the person who will receive benefits if you die) for your basic life insurance plan. Click on the "Basic Life" tab and then click on



10

"Add Beneficiary."

ticipant	White, Snow 123004567		Doc # Doc Type	123456 New Employee Enrollment	Doc Status Eff. Date	Not Submitted 9/1/14
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	Enter a New Benef	liciary				
An Individual	O per Will or Te	stament O	harity/Other Orga	nization		
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	Middle Init.	(optional)				
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		Other •	2			
	Relationship	ucher -	~			
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	Address 2					
	Address 3					
	ORy 0	Fairyland	State T	Zip Code 12345		
	Country	United States	~			
	Phone Number	979-555-1212	Phone N	umber 2		
	Comment			0		

Enter the information for the beneficiary. Click "Save."

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Sign & Submit Cancel Document New En		unant is submitted by	the emirable deadline		Hetor
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AbbD Long-Term Disability Health Care Spending Account Dependent Daycare Spending Account		Not Enrolled Not Enrolled			

Review the summary screen for accuracy. Once complete, click "Sign and Submit."

Home • Be	enefit Overview 🜼 S	Submit Agreeme	ent				
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proves to have b	Agreement: It if I have indicated the 1 or or been a false statement, coverage I finite overage is cancelled, al	e for the individual whose	record has been falsified	~			
Enter your UV a	to Not Submit						

Enter your UIN in the box indicating your agreement and click on "Submit."



You have now completed your benefits enrollment. If you need to make changes, please contact your human resources representative as soon as possible.

For international students, continue to the <u>Waiver Process</u> for important information regarding removing the insurance charge from your fee statement, and processing a refund, if needed.



Waiver Process for International Students:

As a Graduate Student Employee, you either carry health insurance through an outside party such as a parent **or** sponsoring organization or you will probably enroll in the A&M System, health plan, usually the Grad Plan.

a) If you hold health insurance coverage other than the 3^{*}? **EkefW** Grad Plan:

If you have alternative health insurance coverage other than the Grad Plan offered to Graduate Student Employees, you will need to go through a waiver application process through <u>Academic Health Plans (AHP</u>) to have the charge removed from your fee schedule through your institution or receive a refund from <u>AHP</u>.

- 1. Go online into <u>*iBenefits/SSO*</u> and **decline** medical coverage as soon as possible. Ensure you sign and submit your enrollment.
- 2. Submit a waiver application using the Waiver Process instructions below.
- b) If you do not have other coverage, you intend to enroll in or are currently enrolled in the Grad Plan, and:
 - You were hired on or before September 1 (January 1 for spring semester)
 - You enroll within 7 days of your date of hire using *i*Benefits through SSO (unless currently enrolled);
 - You choose a September 1 benefit start date (January 1 for spring semester);

Then:

- This enrollment will automatically trigger the waiver, fee removal, and refund process, if required. This process takes approximately 7-10 business days from the date of your *i*Benefits enrollment.
- You will pay the full amount of coverage from your paycheck for the first two months. After that, the state contribution will cover your premium.

If the above isn't followed, there will likely be problems with your waiver application. See the end of this section for a description of those problems and what to expect.

Do I have to do another waiver application next semester?

Not necessarily. A waiver approved in the fall of any academic year will be approved through the end of that academic year (through 8/31). A new waiver will need to be submitted each new academic year. If you continue to be employed in the spring semester and enrolled in the Grad Plan, a waiver request will be automatically submitted for you.



How to Submit your Waiver Application

See your International Student Office for the waiver deadline for your particular institution. It is normally early in the semester.

If you enrolled in the Grad Plan for a September 1 or January 1 start, your waiver application will be automatically entered for you. If you have alternative health insurance coverage other than the Grad Plan offered to Graduate Student Employees, you will need to go through a waiver application process through Academic Health Plans (<u>AHP</u>) to have the charge removed from your fee schedule through your institution or receive a refund from <u>AHP</u>.

Student Health Insurance Plan Waiver Requirements

The Texas A&M University System has established five circumstances in which an international student can request a waiver to the student health insurance plan by providing alternative health insurance coverage. In order to be approved for a waiver, your alternate health coverage must meet the requirements as set in the System Regulation and be submitted with proof documentation prior to the deadline to AHP.

Please review the information below to ensure you qualify for a waiver before submitting your request.

- 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 services must be purchased providing coverage at equal limits to the SHIP. This includes any A&M System health plan other than the Grad Plan;
- 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.

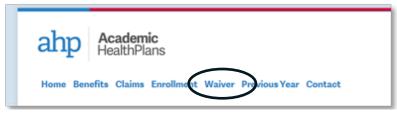


Have the following scanned documents ready before submitting your waiver information:

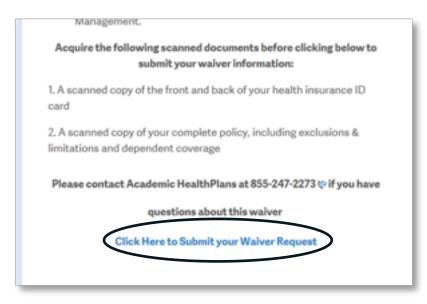
- 1. A scanned copy of the front and back of your health insurance ID card
- 2. A scanned copy of your complete policy in English and using United States dollars, including exclusions & limitations and dependent coverage

Apply for a Waiver Through AHP

- 1. Have a scanned copy of your insurance card and benefit policy including exclusions, as well as your Student ID NUMBER ready.
- 2. Go to https://tamus.myahpcare.com/
- 3. Scroll down and select your campus. On the new page, select the Waiver tab.



4. Review the Texas A&M University System waiver criteria and if your plan meets the criteria, click the link at the bottom of the page to begin your waiver request.





5. If you previously used this waiver system please login by using your Student ID # and your previous password. If you did not change your password, it may be your date of birth in the format of MMDDYYYY. If you are new to the waiver system, click on "New Student Registration."

	Student - Sign In	
A	New Student Registration ready have an account? Login below.	
	Student Id:	Login Assistance
5	Password:	If you do not know if you have an account click here.
PAR		If you do not know your password click here.
	Sign in	

6. New students should provide the information requested on the screen below. Click the "Register" button.

Rudent Signup				
fease enter your information				
Budent information				
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-	-	\frown		
		Register		

7. You will then get to the Student Dashboard. Click on the waiver link found under "Submit Waivers."



Submit Waivers Your University Spring 2015 Waiver



8. Enter all information and **attach the scanned copies of your documents.** Click the "Submit Waiver" button.

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The waiver process includes an evaluation of whether or not your plan satisfies **both** ACA requirements **and** required provisions for medical evacuation and repatriation. Different coverage requirements exist for students on J visas and their dependents. If your plan has everything except medical evacuation and repatriation, you can enroll in a plan through Academic Health Plans that will supplement your other plan to make it compliant and you will be charged the appropriate amount for that extra coverage.

Once your waiver is submitted and your proof documentation is received by AHP, you will be notified via email within 7-10 business days of the status of your waiver request, including an offer to purchase the additional coverage if necessary. You may also log into your AHP waiver account to check your status. It may take up to 7-10 business days once the waiver has been approved to process a refund through your tuition and fees. If your tuition bill is due before your waiver application is processed, pay the fee and if approved, the refund will be processed at a later date.

Please contact **Academic Health Plans at 877-624-7911** if you have questions about this waiver process.



Note for J1 Visas and J2 Dependents

All J2 dependents must have adequate health insurance at all times. The insurance requirements are established by the United States Department of State and federal regulations. Click <u>here</u> to see the requirements.

J2 dependents are eligible to purchase dependent insurance through the Grad Plan. However, if the J2 dependents prefer to show alternative health insurance coverage, then the coverage must be submitted to the International Student Office (if you work with Texas A&M Main Campus International Student Services, you should send it to <u>healthinsurance@tamu.edu</u>) no later than the waiver due date for the current semester.

The alternative health insurance coverage must meet all the minimum benefit levels of the J regulations and include maternity and mental health coverage. To view the J minimum health insurance coverage detail <u>click here</u>.

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 fZVB ? EkefW 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 insur- ance charge from your fee statement. Follow the <u>waiver</u> <u>process</u> directions above and use the temporary card and policy you get from your human resources representa- tive.
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.

Special Problems and What to Expect



Problem	What will happen		
I forgot to send in my documenta- tion 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 <u>AHP</u> 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.		
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 repatria- tion 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 cover- age. If purchased by the deadline, your waiver will be approved and the health insurance charge will be re- moved 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 fee. You may apply again in the new semester.		
I have dependents (spouse and/or children).	Dependents may be optionally enrolled into SHIP or any A&M System 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 A&M System 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. To verify coverage for your depen- dents, you need to send a scanned copy of their card(s) and policy, by the waiver deadline, to your International Student Office (Texas A&M main campus students should submit these to <u>healthinsurance@tamu.edu</u> .)		



Problem	What will happen
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 can- celled.	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 <u>healthinsurance</u> <u>@tamu.edu</u>).
I have or will be withdrawing from the University.	Contact your International Student Office (Texas A&M Main Campus students should write to <u>healthinsurance@</u> <u>tamu.edu</u>) in addition to the registrar's office. You have until the 20th 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.



When Your **3** ? **Ekef**<u>W</u> Employment Ends:

Your benefits continue through the last day of the month in which you terminate employment.

If you are an **international student**, you will still be required to carry health insurance while in the United States. Please notify your International Student Office as soon as you know the end date of your insurance through employment to ensure that they enroll you into the required insurance after your job ends. The charge for health insurance will be added to your fee statement.

For **United States citizens and legal permanent residents**, you will want to consider your options for carrying health insurance. Most individual taxpayers in the United States must carry health insurance in order to comply with the Affordable Care Act (ACA). Individuals who don't may be subject to a tax penalty for not having coverage.

Options to satisfy the ACA:

- Enroll in the Texas A&M University System Student Health Insurance Plan (SHIP) through <u>AHP</u>. If you are interested in this option, it is best to enroll as a new or returning enrollee through AHP with a "Change in Status" within 30 days of the date your coverage ends. The loss of coverage due to your job ending qualifies as a change in status.
- Be covered elsewhere through a parent, outside employer, or through the health insurance marketplace.

You will receive information by mail on how to continue your benefits through AHP. The continuation coverage is the same plan as the Texas A&M University System Student Health Insurance Plan (SHIP), but is only available for a short time.



Finding Health Care:

Care Center	Why would I use this Care Center?	What type of care would they provide?	What are the cost and time considerations?
Student Health Service	You need routine care or treatment for a current health issue. The student health service provides preventive and routine care, can help manage your medications and refer you to a specialist, if necessary.	 Illnesses - such as strep throat, earaches, etc. Minor cuts Sprains Routine checkups Immunizations Preventive services 	 Costs are generally lower in the Student Health Center. Appointments suggested.
Doctor's Office	You need routine care or treatment for a current health issue. Your doctor knows your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.	 Routine checkups Immunizations Preventive services Help you manage your general health 	 Often requires a copayment and/or coinsurance Normally requires an appointment Scheduled appointments can help reduce wait time
Convenience Care Clinic	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience Care Clinics are typically located in many retail stores offering ser- vices for minor health conditions. Staffed by nurse practitioners and physician assistants.	 Common infections (for example, strep throat) Minor skin conditions (for example, poison ivy) Flu shots Pregnancy tests Minor cuts Earaches 	 Often requires a copayment and/or coinsurance similar to an office visit Walk-in patients welcome with no appointsments necessary, but wait times can vary
Urgent Care Center	You may need care quickly, but it is not an emergency, and your doctor may not be available. Urgent Care Centers offter treatment for non- life threatening injuries or illnesses. Staffed by qualified physicians.	 Sprains Strains Minor broken bones (for example, a finger) Minor infections Minor burns 	 Often a less costly alternative to the emergency room Walk-in patients welcome, but waiting period may be longer as patients with more urgent needs will be treated first
Emergency Room (ER)	You need immediate treatment of a very serious or critical condi- tion. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. If a situation seems life-threatening, take action. Call 911 or your local emergency num- ber right away.	 Heavy bleeding Large open wounds Sudden change in vision Chest pain Sudden weakness or trouble talking Major burns Spinal injuries Severe head injury Difficulty breathing Major broken bones 	 Requires a much higher copayment and/or coinsurance Open 24/7, but waiting periods may be long based on the number of patients



Other Good Resources:

Health Insurance User Guide

This User Guide, created by Academic Health Plans, is a great way to learn a little about health benefits.

Provider Finder

This will help you find a local doctor or hospital. When choosing a network, choose "Blue Choice PPO."

Buying "early arrival" insurance for international students

International students who arrive in the United States before September 1 (or earlier), should consider buying a monthly "gap" plan for August and any earlier months through <u>Academic Health Plans</u>.

• Academic Health Plans - tamus.myahpcare.com

- o <u>User Guide</u> (good introductory overview to health insurance)
- o Buying "early arrival" insurance through AHP
- o <u>Waiver System</u> (link to AHP, select your school, then choose the waiver tab.)

• TypSeA M System Benefits Administration Student Health Insurance

Benefits Frequently Asked Questions:



This might be your first experience with employee benefits, so we hope this section will help you navigate your decisions.

Q: Am I eligible?

A: Yes, if you are in a Graduate Student Employee position that is considered benefit-eligible (ask your employing department if you are unsure).

Q: What plans can I choose?

A: You are eligible for the full range of employee benefits offered to all regular employees which you can see on the Texas A&M System Employee Benefits website. This includes, but is not limited to, health insurance, dental, vision, life insurance, accidental death & dismemberment plans and a long-term disability plan. You may also add eligible family members to your plan(s). After a waiting period, you will be eligible for the state contribution toward your benefits. Assuming you are in a part-time position, this means you will receive half of the state contribution, which in most cases will completely cover the employee-only cost of your health insurance when you enroll in the Grad Plan.

Q: How much does it cost?

A: You can see all of the premium information on the <u>A&M System Employee Benefits</u> website <u>or you</u> can use *i*Benefits, available through your Single Sign-On account (SSO – sso.tamus.edu) to put in information for your specific situation, which may include choosing either the Grad or the A&M Care (employee) plan. It will also calculate your state contribution, display when the contribution will begin and show you how much will come out of your paycheck. See "Enrolling in *i*Benefits through SSO" in this <u>brochure for detailed enrollment in</u>structions. You may also ask your employing department for more information.

Q: Do I really need benefits?

A: It depends on your situation. Most taxpayers, in order to comply with Federal requirements, need to carry health insurance. All international students must carry health insurance. You may, however, have this coverage through someone else such as a parent or insurance offered through a sponsoring organization (usually international students).



Benefits Benefits Frequently Asked Questions: (Continued):

Q: What if I already have health insurance?

A: You may opt-out of health insurance or all coverage if you wish. You will, however, need to go into *i*Benefits to decline benefits, because you will be enrolled into the A&M Care (employee) plan if you fail to make a choice, and this will cost you money. If you are an international student with a plan other than the Grad Plan, in addition to declining all coverage, you will need to submit a waiver application to Academic Health Plans (<u>AHP</u>). See <u>Waiver Process</u> for more information.

Q: When does my insurance end?

A: Your insurance coverage through employment will end the last day of the month in which you terminate employment. If you intend to return to employment in the fall after having worked during the spring semester, see your department human resources representative for continuation information.

Q: What happens to my benefits in the summer if I plan to return in the fall?

A: The way that benefits are handled over the summer depends on your department and institution. Discuss the details with your department's human resources representative. Ask about whether or not your coverage will continue over the summer, whether you will need to pay for the coverage yourself, if you will have a new state contribution waiting period when you return, and when coverage may end if you don't return or the position is no longer available.

Q: If you have had a major life event that affects your A M System health insurance or other benefits?

A: If, at any time during the year, you have had a major life event including being covered/ dropped by a parent's health insurance, getting married or having a child or other event that may affect your benefits, contact your employing department or employee benefits representative for assistance **within 60 days of the event**. You may have to make these changes on a paper form, but benefit selections can be modified to reflect your situation.



Notes:

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