



## Frequently Asked Questions for the Waiver Process for students with the Graduate Student Health Insurance (GA insurance)

The purpose of this form is to address the frequently asked questions related to the [Graduate Student Health Insurance Plan \(Grad Plan\)](#) for graduate assistants (GA's) and the [System Student Health Insurance Plan \(SSHIP\)](#). Students with questions specifically about the benefits, coverage, or enrollment process for the Graduate Student Health Insurance Plan will need to contact A&M-Commerce's Human Resource Office at 903-886-5049 or email [Cynthia.Todhunter@tamuc.edu](mailto:Cynthia.Todhunter@tamuc.edu).

- 1. What is the difference between the SSHIP and the Graduate Student Health Insurance Plan (Grad Plan)?** The [System Student Health Insurance Plan \(SSHIP\)](#) is the insurance plan that all F-1 and J-1 international students are automatically enrolled in once they have enrolled in courses at A&M-Commerce. The SSHIP enrollment process is managed by the Office of International Student & Scholar Services (ISSS) and this office places the SSHIP premium on student's accounts each semester. The SSHIP is through Blue Cross Blue Shield of Texas.

The [Graduate Student Health Insurance Plan](#) is the insurance plan that all students with full-time graduate assistantships (GA) are eligible to enroll. *This plan may also be called the Graduate Student Employee (GSE) insurance, Graduate Student Plan, or Graduate Student Health Insurance Plan.* This insurance plan is managed by A&M-Commerce's Human Resource (HR) Office and students may enroll in this plan through HR once they have been awarded a full-time GA position. *Enrollment in the Grad Plan is not automatic and students are required to enroll in this plan.* The Grad Plan insurance is through [Blue Cross Blue Shield of Texas](#). A student will receive a new insurance card from Blue Cross Blue Shield once they are enrolled in the Grad Plan insurance.

- 2. Who do I contact if I have questions about the Grad Plan?** Students may contact [Cynthia.Todhunter@tamuc.edu](mailto:Cynthia.Todhunter@tamuc.edu) in the university's HR office or call 903-886-5049. The ISSS does not enroll students in the Grad Plan and we do not manage this insurance plan.
- 3. Am I eligible for a waiver from the SSHIP once I have been awarded a GA position and have enrolled in the Grad Plan?** Students are not automatically waived from the SSHIP enrollment requirement simply because they have a GA position or have enrolled in the Grad Plan. *Once a student has enrolled in the Grad Plan there is generally a "waiting period" before the Grad Plan coverage takes effect. During this time students are still required to be enrolled in the SSHIP and pay the premium for the SSHIP.* After the Grad Plan coverage begins the student will be covered through the Grad Plan insurance.

*For example, a student is awarded a GA position for the fall semester and the student enrolls in the Grad Plan through the HR office. The student's Grad Plan insurance does not take effect until October 1. This student would still be required to be enrolled in the SSHIP and pay the full premium. A refund will be issued after the coverage period and the refund process is explained below.*

4. **Can the ISSS pro-rate the SSHIP premium if I have enrolled in the Grad Plan but the coverage doesn't begin until later in the semester?** Unfortunately the ISSS cannot pro-rate the SSHIP charge on a student's account. We are required to charge the full amount and the student will be required to pay the full premium. *Please see question 11 for information about the refund/credit process.*
5. **How do I apply for a waiver from the SSHIP enrollment requirement?** Once a student has been awarded a full-time graduate assistantship **and** has enrolled in the Grad Plan through the HR office the student will need to complete the [Assistantship Verification Form](#). Please note that students with a new GA position may have a "waiting period" before their Grad Plan coverage begins. During this time the student will be required to be enrolled in the SSHIP and pay the full premium. *Please see question 11 for information about the refund process.*
6. **What is the [Assistantship Verification Form](#)?** This form was created by the ISSS as a way for students to self-report their GA position to the ISSS. **Please note the ISSS cannot waive a student from the SSHIP enrollment requirement simply because they have submitted this form.** The ISSS will use the information provided in this form to verify a student's GA position and Grad Plan coverage with the university's HR office and the System insurance account manager [Academic Health Plans](#) (AHP).
7. **Do I need to submit the [Assistantship Verification Form](#) every semester?** Yes. Any student with a full-time graduate assistantship will need to submit this form every fall and spring semester. The ISSS will use the information provided in this form to verify a student's current GA position and Grad Plan coverage with the university's HR office and AHP.
8. **Do I need to submit a waiver if I have current Grad Plan coverage?** No! Graduate assistants ***DO NOT*** submit waivers through the regular waiver website with AHP. All notifications for students with full-time graduate assistantships and current Grad Plan coverage come from the university's HR office and AHP.
9. **How does the ISSS know to waive a student with valid Grad Plan coverage from the SSHIP enrollment requirement?** The ISSS receives notification of a student's coverage through the Grad Plan from our HR office and AHP. ***We cannot waive a student's SSHIP charge and enrollment until one of these offices has confirmed the student has current Grad Plan coverage.*** Notification of enrollment in the Grad Plan may be delayed if a department does not process the student's Employee Payroll Action (EPA). An EPA is an electronic notification to the university's Payroll Office that a department has hired a student.
10. **I submitted the [Assistantship Verification Form](#) already but the ISSS has not removed my SSHIP charge on my student account. Why is there a delay?** At the beginning of each fall and spring semester the ISSS must verify a student is enrolled, report this information in the SEVIS database, and also verify a student has been enrolled in the SSHIP or meets one of the allowed waivers. Because one process depends upon another we work diligently to ensure that all information is accurate. The ISSS will regularly receive updates from HR and AHP regarding students with Grad Plan insurance and we will remove SSHIP charges as quickly as possible. It is very important that students have patience and also provide the ISSS with correct information on the [Assistantship Verification Form](#) to avoid delays. If a student provides our office with incorrect information regarding their GA position or their Grad Plan coverage it may take time to clarify the information with these other offices.

**11. How do I receive a refund/credit once my Grad Plan insurance is effective?** Students whose Grad Plan insurance does not take effect until after the start of the semester will be required to be enrolled in the SSHIP and pay the full premium. **After the end of the coverage period (coverage period ends on August 31 and December 31) Academic Health Plans will review their accounts to identify any students with duplicate coverage (SSHIP and Grad Plan insurance).**

- If the student is eligible for a refund for any unused portion of the SSHIP AHP will issue a refund that will be sent to the ISSS after the coverage period ends (coverage period ends on August 31 and December 31).
- All refunds will be deposited to a student's university account once received from AHP.
- Any remaining balance owed to the student after the refund has been applied to the student's account will be issued by Student Accounts as a refund check or credit depending upon how the student has their refund process set-up in myLEO.
- Please note the ISSS ***DOES NOT*** issue refunds and we do not have access to the funds related to any refund for students. All refunds are issued by AHP and sent to the ISSS to deposit in the student's account.

**12. Am I required to have insurance coverage during the summer?** Yes. The A&M System [Student Health Insurance](#) regulation requires students to be enrolled in the SSHIP (unless they meet one of the allowed waivers) for the entire year. If a student's Grad Plan insurance is terminated during the summer the student is required to be enrolled in the SSHIP during any period where the student is not covered by the Grad Plan. ***Any student whose Grad Plan insurance is terminated for the summer will be required to enroll in the SSHIP and will be responsible for the summer SSHIP premium regardless of when the ISSS is notified of termination of Grad Plan insurance.***

Any student with a GA position for the spring that expects to continue their position in the fall will need to make sure their department does not terminate their Employee Payroll Action (EPA) for the summer to avoid termination of the Grad Plan insurance coverage. Please contact the university's [HR office](#) for more information.

**13. What happens if my graduate assistantship position is terminated or I leave the department?** Generally, the Grad Plan insurance will be valid until the end of the month your position is terminated or you leave the department. You will be required to be enrolled immediately in the SSHIP. ***Failure for the ISSS to receive notification for the termination of a student's Grad Plan insurance does not exempt a student from the mandatory enrollment in the SSHIP.*** It is the student's responsibility to notify the ISSS so we can enroll the student in the SSHIP to ensure compliance with the System regulation.