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## **FY2017 Postdoctoral or Graduate Student Fellow Benefit Enrollment Information**

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Section 1601.1021 of the Texas Insurance Code provides certain postdoctoral fellows or graduate student fellows eligibility to participate in the group insurance program under the Texas A&M University System policies. The eligibility allows enrollment and participation in the Health, Dental or Vision plans but does not qualify for the State or University contributions towards insurance premiums. Therefore, please note that there is no funding provided to pay the insurance premiums and the Fellow is responsible for the full payment if coverage is elected. If the fellowship permits reimbursement for insurance premiums, that process must be accomplished through the fellowship directly by contacting the fellowship administrator.

**NOTE: This process pertains to Postdoctoral or Graduate Student Fellows who are NOT benefits-eligible employees and NOT currently paid as employees through Texas A&M University.**

### **Eligibility**

**Graduate Student Fellows** - To qualify for Texas A&M University group insurance, you must hold one or more graduate student fellowships, awarded on a competitive basis that either singly or in combination provide a stipend valued at \$10,000 or more per year. Your eligibility will continue as long as you hold the fellowship(s) and remain in good standing with a degree granting program.

**Postdoctoral Fellows** - To qualify for Texas A&M University group insurance, you must hold a postdoctoral fellowship(s) and currently receive a stipend from an applicable fellowship. Your eligibility will continue as long as you hold the fellowship(s).

### **Enrollment Period**

The initial insurance enrollment period for individuals eligible to participate in the Texas A&M University group insurance plan as an eligible Fellow will be **60-days** from the fellowship effective date that generates the benefits eligibility.

Individuals who waive coverage or do not enroll during the initial enrollment period will be able to enroll during a subsequent annual enrollment period in July and must contact Benefits Services directly for instructions. Enrollment during the middle of the benefit plan year will require an applicable qualified change in status and must be received by Benefit Services within 60-days of the applicable qualified change in status.

### **Enrollment Process**

Enrollment in health, dental and /or vision insurance requires completion of the Postdoctoral or Graduate Student Fellow Benefit Enrollment Form. Enrollment for eligible dependents requires the completion of the Dependent Enrollment/Change Form and required dependent verification documentation. <http://www.tamus.edu/assets/files/benefits/pdf/publications/forms/101new.pdf>

## Insurance Coverage Options

Individuals in Postdoctoral or Graduate Student Fellowships will have the option to select between the following plan choices:

**Health Insurance** (includes basic life policy)

- Graduate Student Health Plan (only eligible for Graduate students)
- A&M Care
- A&M Care J Plan (only eligible for those on J visa)

**Dental Insurance**

- A&M Dental Plan (PPO)
- DeltaCare USA (DHMO)

**Vision Insurance**

- EyeMed Vision Plan

## Premiums

The below chart depicts the monthly premiums rates for Fiscal Year 2017.

Plan	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
<b>Graduate Student Health Plan</b>	\$158.00	\$316.00	\$413.00	\$571.00
<b>A&amp;M Care Health Plan*</b>	\$593.77	\$1,155.88	\$984.27	\$1,384.71
<b>A&amp;M Care J Plan*</b>	\$593.77	\$1,155.88	\$984.27	\$1,384.71
<b>A&amp;M Dental Plan</b>	\$29.41	\$58.82	\$61.76	\$94.11
<b>DeltaCare USA</b>	\$19.11	\$33.98	\$34.25	\$54.27
<b>EyeMed Vision</b>	\$7.97	\$16.95	\$13.09	\$23.33

*\*Enrollment in a health plan will include a \$7,500 basic life policy with additional \$4.23 monthly premium*

## Additional Information

Detailed information, including benefit plan booklets, is available on the System Benefits Administration website [tamu.edu/business/benefits-administration/employeeetiree-benefits](http://tamu.edu/business/benefits-administration/employeeetiree-benefits) and at [employees.tamu.edu/benefits/grad-students](http://employees.tamu.edu/benefits/grad-students). For additional assistance, contact HR Benefit Services.

## Contact Information

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