

# Graduate Student Employee Benefits

*Administered by Academic Health Plans (AHP)  
Underwritten by BlueCross BlueShield (BCBS) of Texas*

Division of Human Resources and Organizational Effectiveness

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# Agenda

- Health, Dental and Vision Plans
- Enrollment Windows and Effective Date Options
- Premium Deductions
- International Graduate Assistants
- How to Enroll in Benefits
- Benefit Services Contact Information



# Grad Health Plan Summary

Cost: In-Network Providers	
Deductible	\$500/person; \$1,500 max/family Waived at Student Health Services
Out-Of-Pocket Max	\$7,900/person; \$15,800 max/family
Office Visits	\$0 at Student Health Services \$35 for other primary care doctors & specialists
Surgical Expenses	\$0 at Student Health Services 20% after deductible at other in-network providers
Emergency Care	20% after deductible
Preventative Care	No charge



# Prescription Drugs Prime Therapeutics

Pharmacy	Your Cost
Student Health Center	\$10 Generic \$35 Brand Name
Retail Pharmacies (H.E.B., Walgreens, etc.)	\$10 Generic \$35 Preferred Brand Name \$60 Non-Preferred Brand Name



# Dental Highlights

- Administered by Delta Dental
- A&M Dental PPO
  - \$75/person/plan year deductible; \$225 family/plan year
  - \$1,500/person/plan year maximum benefit
  - Preventive Care: \$0 (if use network provider)
  - Basic Care: deductible + 20% of the maximum allowable charges
  - Major Restorative Care: deductible + 50% of the maximum allowable charges
  - Two levels of network providers
- DeltaCare USA Dental HMO
  - No deductible; no maximum benefit
  - Preventive Care: \$0 exam and x-rays; \$5 cleaning
  - Basic and Major Restorative Care: Pre-set fee
  - Must use an HMO dental provider



# Vision Highlights

- Administered by Superior Vision
  - \$10 copay for exams and \$15 copay for materials (in-network); limited benefits outside of network
  - Contact lenses and frames: \$150 allowance
  - Refractive eye surgery 15% off reasonable and customary cost or 5% off promo price
- Eyewear through Glasses.com and 1800Contacts.com is covered under Superior Vision
  - This offers members an in-network, online shopping solution with an automatic online claims submission





# Enrollment

## Initial Enrollment

- 45-day enrollment window from date of hire
- Guaranteed issue amounts for life insurance
- DEFAULT health coverage

## Mid-Year Changes

- Requires applicable IRS-approved change in status (life events)
- Must be made within 60 days of the status change/life event

## Open Enrollment

- Entire month of July in Workday
- Changes effective September 1<sup>st</sup>



# Effective Date – Three Choices

- Date of hire
- First day of following month
- First day following the 60-day waiting period



# Enrollment Effective Date Choices

## 1. For enrollment on date of hire:

- Employee can enroll before hire date if Workday onboarding is complete
- **Must contact HR for manual assistance** to trigger correct Workday Benefits option that allows for enrollment before state contribution date
  - Texas A&M departments – email [benefits@tamu.edu](mailto:benefits@tamu.edu)
  - Texas A&M health – [hschr@tamu.edu](mailto:hschr@tamu.edu)
- Employee pays FULL cost of premiums (Beginning 8/1/20, new hires who elect this coverage on hire date get reimbursement of employer amounts, minus taxes)

## 2. For enrollment on the first day of following month after hire date:

- Employee must complete onboarding and contact HR for manual assistance with Workday to trigger benefits event with desired enrollment date. (see same contact instructions above)



# Enrollment Effective Date Choices

## 3. For enrollment on the first day following the 60-day wait:

- Employee needs to complete onboarding and make selections in Workday within 45-day window from hire date.

(No manual intervention needed)

Note: Fourth choice is actually to waive health coverage but sign up for other optional coverages with same instructions on effective dates



# How much does it cost?

## ***Depends on:***

- When you enroll
- Whether you are a tobacco user
- Who will be covered (employee only vs. spouse/children)

## ***Employer contribution toward premium costs:***

- Waiting Period for State Group Insurance Premium (SGIP) = first of the month after 60 days of hire date/eligibility
- SGIP/Employer contribution covers large portion of cost
- Default choice in Workday is enrollment on SGIP Date

## ***New Reimbursement Option During Waiting Period:***

- Texas A&M University is offering reimbursement equivalent to the cost of employer contribution (less all applicable taxes) during the 60 day waiting period to all benefits eligible employees with a start date of 8/1/2020 or later
- Employees choosing to enroll prior to SGIP will have full premiums deducted, and get reimbursement (minus taxes)



# Monthly Premiums

Graduate Health Plan		
	Employee Monthly Cost	Employer Monthly Contribution
Employee Only	\$0.00	\$250.00
Employee + Spouse	\$49.96	\$450.04
Employee + Child(ren)	\$255.84	\$377.16
Employee + Family	\$405.72	\$507.28



# Dental & Vision

Plan	Employee Only	Employee & Spouse	Employee & Child (ren)	Employee & Family
A&M Dental PPO	\$29.42	\$58.82	\$61.76	\$94.12
DeltaCare USA Dental HMO	\$21.08	\$37.48	\$37.76	\$58.66
Vision	\$7.60	\$16.12	\$12.46	\$22.22



# Eligible Dependents

## Spouse

- Includes common law
- Includes same-sex spouses

## Children

- Younger than 26, or disabled to be covered under medical, dental, vision and/or dependent life

## Grandchildren

- Must live in your household and meet the above age criteria
- Must be claimed on tax return

***Dependent coverage requires dependent eligibility verification!***





# Premium Deductions

## 12 Month Appointments

- Will receive paycheck for every month, so premiums are evenly distributed and deducted over the 12 month period.

## Less than 12 Month Appointments (for Part-Time Employees)

- Summer premiums are pulled from the May compensation (4 months of premiums)

## GAT Summer Insurance

- Teaching Assistants (GATs) in 9-month appointments:
  - Insurance premiums for May, June, July, and August (4 months) will be deducted from your June paycheck.
  - Eligible for employer-contribution toward insurance premiums in summer if returning in the Fall semester.



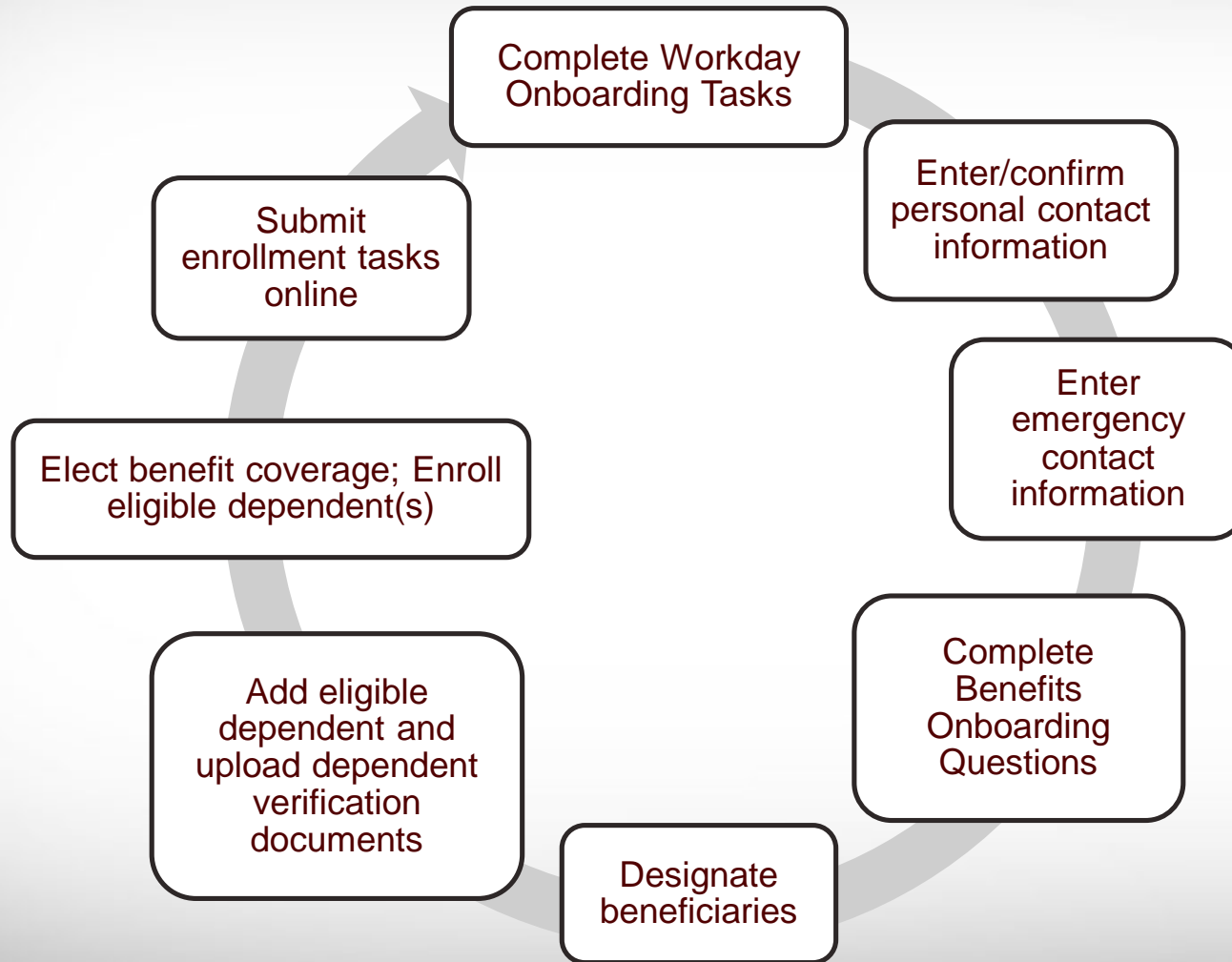
# International Graduate Assistants

- Auto-billed for the Student Health Insurance Plan (SHIP) for the semester by International Student Services (ISS)
- If you enroll in the **Grad Plan**, you will receive a refund for any months you are covered by both the Grad Plan and the SHIP if enrolling after 9/1/2020
  - Refunds are issued **after the end of the semester**
- Current Graduate Assistants already enrolled in the Grad Plan or as of 9/1/2020 will be waived from the SHIP
  - Enrollment information will be sent to ISS from System Office for waiver process.

ISS Health Insurance



# How to Enroll



1

## FIND A DOCTOR

Search for doctors, hospitals, or other health care providers with our online [Provider Finder](#)<sup>®</sup>. You can search by:

- Facility or doctor's name
- Provider type
- Estimated treatment costs
- Urgent care center

2

## Get medical care

Find general doctors, specialists, hospitals, urgent care centers, group practices, labs, and more.

3



### Primary Care

A professional who provides general care



### Specialist

Physicians who treat specific health conditions



### Behavioral Health

Treatment for traditional mental health disorders



### Urgent Care

Treatment for a condition that is not life threatening, but requires prompt attention



### Hospitals

A facility that provides medical and surgical care



### Diagnostics and Other Medical Services

Includes services used to diagnose illness (such as laboratory tests and X-rays) and to manage or treat conditions (such as radiation therapy and dialysis)



<https://tamus.myahpcare.com/>



# Online Resources

Texas A&M University, Human Resources & Organizational Effectiveness, Benefit Services

<https://employees.tamu.edu/benefits/>



## Benefit Services

### Welcome to Benefits Services

We provide comprehensive benefits information and resources to administration, faculty, staff, graduate students, retirees, eligible dependents, and survivors.



New Employees, Graduate Students, Postdoctoral and Fellows



Change Your Benefits



Retirement and Financial Planning



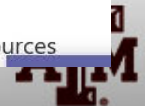
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Insurance and Health



Forms and Resources



# Final Thoughts:

- Review online resources
- Add dependents, if appropriate
- Complete benefit enrollment in Workday during election period
- Consider utilizing voluntary / additional benefits
- Schedule call with Benefit Services if you have additional questions





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