

TAMU Grad Students Transitioning to/from a Fellowship and Assistantship, and the Impact on their Benefits

PURPOSE OF GUIDELINES:

Increase the awareness and understanding of the impacts on benefits when a graduate student transitions from a fellowship to an assistantship and vice versa to minimize unintended or unexpected outcomes. Graduate student's access to medical benefits is impacted when transitioning on and off a Graduate Fellowship and/or Graduate Assistantship. This document is intended to serve as a tool for graduate students plus graduate staff, faculty, and administrators seeking to better understand policies that govern access to benefits in addition to the impacts that these transitions have on benefit options, start dates, responsibility for cost of premiums, and waiting periods.

BENEFIT ELIGIBILITY

Texas A&M Graduate Student Fellows

Per Section 1601.1021 of the Texas Insurance Code, Texas A&M Dissertation, Avilés-Johnson, IDP Merit, Pathways to the Doctorate, NSF-GRFP, and NIH-IMSD fellows, and recipients of GREAT Program Supplemental funding are eligible to participate in a Texas A&M University System insurance program. And, per the respective fellowship guidelines, fellows qualify for reimbursement of medical insurance premiums.

The maximum reimbursement for medical insurance premiums for Texas A&M graduate student Dissertation, Avilés-Johnson, IDP Merit, Pathways to the Doctorate, NSF-GRFP, and NIH-IMSD fellows, and recipients of GREAT Program Supplemental funding enrolled in a TAMUS insurance program is equivalent to the cost of the employer contribution for the same premium category on the A&M Grad Plan. The above-mentioned fellows, participating in a non- TAMUS insurance program are eligible for reimbursement for the cost of medical insurance at an amount up to the cost of the employer contribution for the employee only premium category on the A&M Grad Plan.

The maximum reimbursement for medical insurance premiums for Texas A&M graduate students on other external fellowships or training grants is dependent on the fellowship/grant funding guidelines. Texas A&M international graduate students will automatically have the System Student Health Insurance Plan (SSHIP) added to their student account at the start of each semester. If the international student qualifies for reimbursement, the reimbursement will be posted to the student's account.

Texas A&M Graduate Students Employed in a Benefit Eligible Assistantship

- Job Title: Graduate Assistant Teaching (GAT), Graduate Assistant Lecturer (GAL), Graduate Assistant Researcher (GAR), Graduate Assistant Non-Teaching (GANT)
- Percent Effort: 50% (20 hours / week)
- Annual Work Period: Minimum 4.5 Months

POINTS OF CONTACT FOR BENEFIT ELECTIONS AND QUESTIONS

Employer

Texas A&M University and Texas A&M Health Science Center
College of Agriculture and Life Sciences and AgriLife
College of Engineering and Texas A&M Engineering Experiment Station

Point of Contact

benefits@tamu.edu
agrilifebenefits@ag.tamu.edu
engrbenefits@tamu.edu

SCENARIO 1: Graduate student not currently employed in a benefit eligible assistantship and beginning a fellowship:

1. Benefit Options
 - a. TAMUS Insurance Program – A&M Grad Plan
 - b. Academic Health Plan (AHP) – System Student Health Insurance Plan (SSHIP)
2. Benefit Coverage Start Date
 - a. Fellowship start date or within 31 days of fellowship start date
3. Responsibility for Cost of Premiums
 - a. Graduate student fellows are responsible for the full cost of premiums, but they may qualify for reimbursement of premiums per the fellowship guidelines.
4. Enrollment Process
 - a. Graduate students employed by Texas A&M University or Texas A&M Health Science Center will complete the fellow's insurance enrollment process found on the [HROE Fellows Benefits Benefit webpage](#) to enroll in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP. Graduate students in the College of Engineering and Texas A&M Experiment Station should email engrbenefits@tamu.edu with their fellowship offer letter to discuss benefit options. A benefits representative will assist with enrolling in either the [Academic Health Plans \(AHP\)](#) insurance with SSHIP or the Graduate Student Employee Plan (Grad Plan). Graduate students employed by the College of Agriculture and AgriLife will contact their benefits POC for enrollment in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP.
 - b. International graduate students will automatically have the SSHIP added to their T&F statement at the start of each semester. If international graduate students choose to enroll in the A&M Grad Plan, it is imperative they work with Benefits Services to ensure all actions are processed prior to the semester's SSHIP waiver deadline. Enrollment after the SSHIP waiver deadline may result in the student being charged for duplicate coverage. International students cannot have a break in coverage.
5. Waiting Period
 - a. Graduate students transitioning onto a fellowship will not incur a 60-day waiting period as there is no state contribution.

SCENARIO 2: Graduate student transitioning from a fellowship to a benefit eligible assistantship

1. Benefit Options
 - a. TAMUS Insurance Program – A&M Grad Plan
2. Benefit Coverage Start Date:

Coverage Start Date	Time Period to Enroll
Date of hire/initial eligibility	7 days from date of hire/initial eligibility date
First of the month following date of hire/initial eligibility	End of the month in which you are hired/initially eligible
Employer contribution eligibility date (first of the month after your 60 th day of employment)	31 days from date of hire/initial eligibility

3. Responsibility for Cost of Premiums
 - a. Graduate student employees are responsible for the full cost of premiums for any benefit elections with a start date prior to 1st day of the month after the 60-day waiting period.
 - b. Employer contribution begins 1st day of the month after the 60-day waiting period.
4. Enrollment
 - a. Graduate students will work with their Benefits POC to discuss benefit election options. The graduate student should tell their Benefits POC they are transitioning off a fellowship.
 - b. International graduate students will automatically have the SSHIP added to their T&F statement at the start of each semester. If international graduate students choose to enroll in the A&M Grad Plan, it is imperative they work with Benefits Services to ensure all actions are processed prior to the semester's SSHIP waiver deadline. Enrollment after the SSHIP waiver deadline may result in the student being charged for duplicate coverage. International students cannot have a break in coverage.
5. Waiting Period
 - a. If the graduate student chooses a benefit start date after the date of hire, the graduate student may have a break in benefits coverage.

SCENARIO 3: Graduate student transitioning from a benefit eligible assistantship to a fellowship (fellowship is > 1 year AND/OR the graduate student is not returning to the assistantship after the fellowship)

1. Benefit Options
 - a. TAMUS Insurance Program – A&M Grad Plan
 - b. Academic Health Plan (AHP) – System Student Health Insurance Plan (SSHIP)
2. Benefit Coverage Start Date
 - a. Fellowship start date or within 31 days of fellowship start date
3. Responsibility for Cost of Premiums
 - a. Graduate student fellows are responsible for the full cost of premiums, but they may qualify for reimbursement of premiums per the fellowship guidelines.
4. Enrollment
 - a. Graduate students should tell their employing department and their Benefits POC that they plan to transition to receiving benefits as a graduate student fellow. This is imperative so that the necessary Workday actions can be processed timely.
 - i. If there is a gap in the time period from the graduate student's assistantship termination date and their fellowship start date, their Benefits POC will discuss available options for coverage during the gap period. Reimbursement for premiums during the gap period are dependent on the fellowship criteria.
 - b. Graduate students employed by Texas A&M University or Texas A&M Health Science Center will complete the fellow's insurance enrollment process found on the [HROE Fellows Benefits Benefit webpage](#) to enroll in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP. Graduate students in the College of Engineering and Texas A&M Experiment Station should email engrbenefits@tamu.edu with their fellowship offer letter to discuss benefit options. A benefits representative will assist with enrolling in either the [Academic Health Plans \(AHP\)](#) insurance with SSHIP or the Graduate Student Employee Plan (Grad Plan). Graduate students employed by the College of Agriculture and AgriLife will contact their benefits POC for enrollment in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP.
 - c. Graduate students should tell their Benefits POC if they plan to return to a benefit eligible assistantship following the end date of their fellowship.
 - d. International graduate students will automatically have the SSHIP added to their T&F statement at the start of each semester. If international graduate students choose to enroll in the A&M Grad Plan, it is imperative they work with Benefits Services to ensure all actions are processed prior to the semester's SSHIP waiver deadline. Enrollment after the SSHIP waiver deadline may result in the student being charged for duplicate coverage. International students cannot have a break in coverage.
5. Waiting Period
 - a. Graduate students transitioning onto a fellowship will not incur a 60-day waiting period as there is no state contribution.

SCENARIO 4: Graduate student transitioning from a benefit eligible assistantship to a fellowship (fellowship is < 1 year AND the graduate student is returning to the assistantship after the fellowship)

1. Benefit options
 - a. TAMUS Insurance Program - A&M Grad Plan
 - b. Academic Health Plan (AHP) – System Student Health Insurance Plan (SSHIP)
2. Benefit Coverage Start Date
 - a. Continuous benefit enrollment (if maintaining coverage through Workday)
3. Responsibility for Cost of Premiums
 - a. Graduate student fellows are responsible for the full cost of premiums, but they may qualify for reimbursement of premiums per the fellowship guidelines.
4. Enrollment
 - a. Graduate students should tell their employing department and their [Human Resources POC](#) that they plan to transition to receiving benefits as a graduate student fellow, their fellowship is one year or less, and they will be returning to an assistantship after their fellowship. This is imperative so that the necessary Workday actions can be processed timely.
 - b. Graduate students must provide an offer letter or the fellowship/internship notice of intent to HR prior to the start of their fellowship
 - c. Graduate students employed by Texas A&M University or Texas A&M Health Science Center will complete the fellow's insurance enrollment process found on the [HROE Fellows Benefits Benefit webpage](#) to enroll in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP. Graduate students in the College of Engineering and Texas A&M Experiment Station should email engrbenefits@tamu.edu with their fellowship offer letter to discuss benefit options. A benefits representative will assist with enrolling in either the [Academic Health Plans \(AHP\)](#) insurance with SSHIP or the Graduate Student Employee Plan (Grad Plan). Graduate students employed by the College of Agriculture and AgriLife will contact their benefits POC for enrollment in the A&M Grad Plan or contact [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP.
 - d. Once placed on Leave of Absence or Leave Without Pay (LWOP) in Workday, the student must select the benefits they wish to maintain while on leave in Workday. There is a 2-week window to do so.
 - e. International graduate students will automatically have the SSHIP added to their T&F statement at the start of each semester. International students are not eligible for a waiver from the international student insurance fee while on leave of absence or leave without pay (LWOP). It is recommended they enroll in the SSHIP and do not continue the Grad Plan while on leave to avoid duplicate coverage. They may continue all other coverages while on LWOP.
5. Waiting Period

- a. Graduate students transitioning onto a fellowship will not incur a 60-day waiting period as there is no state contribution and will not incur a 60-day waiting period upon their return from leave to a benefit eligible Graduate Assistantship.

SCENARIO 5: Graduate students completing their fellowship and not transitioning to a benefit eligible assistantship or graduate students separating from their benefit eligible assistantship and not transitioning on to a fellowship

1. Benefit Options
 - a. Academic Health Plan (AHP) – System Student Health Insurance Plan (SSHIP)
2. Benefit Coverage Start Date
 - a. Consult the [Academic Health Plan SSHIP Enrollment page](#) for semester specific information about policy effective dates.
3. Responsibility for Cost of Premiums
 - a. Graduate student fellows are responsible for the full cost of premiums.
4. Enrollment
 - a. International graduate students will automatically have the SSHIP added to their T&F statement at the start of each semester. International students cannot have a break in coverage.
 - b. Domestic graduate students not wishing to remain on benefits need to contact their Benefits POC to confirm the last date of coverage.
 - c. Domestic graduate students wishing to remain on benefits need to contact their Benefits POC to confirm their last date of coverage *and* [Academic Health Plans \(AHP\)](#) to enroll in the SSHIP. It is imperative these students communicate with their Benefits POC their intent to enroll in the SSHIP so that their termination date of their benefits as a fellow aligns with their SSHIP benefit start date.
5. Waiting Period
 - a. N/A

RELATED POLICIES AND REFERENCE ITEMS

[Texas Statute Title 8. Health Insurance and Other Health Coverages](#) section 1601.1021

According to Section 1601.1021 of the Texas Insurance Code, postdoctoral fellows and graduate student fellows who meet the following criteria are eligible to participate in the Texas A&M University System insurance programs:

- Postdoctoral fellowships, *or*
- One or more graduate student fellowships awarded to the individual on a competitive basis that, either singly or in combination, are valued at not less than \$10,000 per year, *and*
- Is currently receiving a stipend from an applicable fellowship.

The statute also specifies that “An individual who participates in the uniform program under this section is not considered an employee of an institution of higher education solely as a result of the individual's participation in the program.”

[TAMUS Insurance Program – A&M Grad Plan](#)

Select Premiums > Employee Premiums Full-Time and Part-Time 12 months to view Grad Plan premiums.

[Academic Health Plan \(AHP\) – System Student Health Insurance Plan \(SHIP\)](#)

Select Academic Health Plans (AHP) to view SHIP premiums.

[TAMU International Student & Scholar Services \(ISSS\) Health Insurance Information](#)