

# GRADUATE SCHOOL BENEFIT PROGRAMS INFORMATION AND TRAINING: AY 2019-20

## AGENDA:

Graduate Subsidized Health Insurance Program  
(GSHIP)

Department-Paid Insurance

EMI Enrollment & Billing Procedures

# GRADUATE SUBSIDIZED HEALTH INSURANCE PROGRAM (GSHIP)

## GLOSSARY TERMS:

### **GSHIP: Graduate Subsidized Health Insurance Program**

This term refers only to official program administered by the Graduate School, for those students who qualify for subsidized insurance through the tuition benefit program.

### **Department-Paid**

Some departments choose to subsidize or fully cover insurance premiums for students who are **not eligible for GSHIP**. This is **department-paid** insurance.

### **Voluntary**

A student who is **not eligible for GSHIP** and **does not have department-paid options** available to them, can enroll in the insurance directly and pay the full premium. This is **voluntary** participation.



# GRADUATE SUBSIDIZED HEALTH INSURANCE PROGRAM (GSHIP)

Eligibility is limited to TA's & RA's receiving 100% Tuition Benefit

Student must be:

- 100% RA or TA
- Combination of RA/TA that qualifies for 100% tuition benefit

# GRADUATE SUBSIDIZED HEALTH INSURANCE PROGRAM (GSHIP)

The student portion of the GSHIP premium for the 2019-20 academic year is **\$163.21** in Fall semester and **\$269.35** for Spring Semester (Spring semester fee includes summer coverage).

The GSHIP fee includes health, dental and vision insurance. Health insurance is offered in partnership with United HealthCare Student Resources (UHCSR). Dental/vision insurance is offered in partnership with Educators Mutual Insurance (EMI).

Coverage periods for the subsidized plan are as follows: **August 16 – December 31 (FALL), January 1 – August 15 (SPRING),**

**Student enrollment changes cannot be made after TBP data entry closes each semester (on the 15<sup>th</sup> day of classes, aka the census deadline).**

# GRADUATE SUBSIDIZED HEALTH INSURANCE PROGRAM (GSHIP)

How is the GSHIP Program Funded?

- **Employer Payroll Deduction:** The Graduate School collects an employer payroll deduction each Fall and Spring from the TA benefit pool or RA benefit allotment. This is billed on top of a student's pay, not deducted from their paycheck.
- **RA's** must be paid from a grant (5000 fund) that has a benefit allotment for each student researcher. TA benefits are automatically reimbursed by the VP's office, **as long as they were billed to a 1001 fund**. The GSHIP deduction will always be charged to the chartfield that the student is paid from, so please make sure to use appropriate fund types when setting up payroll.
- **Student Fee (20% of the overall cost)** Fall \$163.21, Spring \$269.35. The Spring fee is larger because it includes summer coverage as well.

# DEPENDENT ENROLLMENT

## Adding Dependents to Coverage

- Subsidized students must add dependents during the open enrollment period (7/15 – 9/10 for Fall). They do not need to wait for their own coverage to be processed, but should follow these steps:
  - Go to [www.uhcsr.com/utah](http://www.uhcsr.com/utah)
  - Click on “Enrollment Info,” and then “Dependent Coverage Page.”
  - This form reserves coverage for your dependents. Once your own enrollment is processed by the University, you’ll be billed for your dependents’ premium.
- EMI has a separate form for adding dependents to the dental/vision coverage. Contact Jolyn if you need that form. Dependents cannot be added to the EMI plan via spreadsheet or online - the dependent enrollment form is the only method. Forms are due by September 10 for Fall 2019.

# INTERNATIONAL STUDENTS

## INTERNATIONAL STUDENTS

Are required to have health insurance, so they are automatically enrolled in the voluntary student health plan and billed for the full premium at the start of each semester. Since it is not mandatory, they are **not** automatically enrolled in the dental/vision plan, unless they are part of GSHIP.

For the spreadsheet enrollment users – in lieu of adding international students to your spreadsheet/invoice for UHCSR, you have the option to simply pay for their health insurance (not dental/vision) through Scholarship Administration, since they will have already been enrolled and billed by Student Health. **There's no way to do this for department-paid dental/vision premiums currently. Premiums for EMI dental/vision always need to go to EMI directly.**

# DEPARTMENT-PAID ENROLLMENT

Some departments choose to pay premiums for students who don't qualify for the regular subsidized program.

To do this, please use the provided department enrollment spreadsheet for United HealthCare, and/or enroll your students with EMI via the online portal. If you need access to the spreadsheet or portal and have not used them previously, contact the Graduate School. Be sure to use the correct location code – location code is the same for UHCSR and EMI.

When sending enrollment spreadsheets over email, please add “PHI” to the beginning of your subject line to send securely.

For the health plan, submit your spreadsheet to [sidpremium@uhcsr.com](mailto:sidpremium@uhcsr.com) or upload to the ftp site, then you will receive an invoice and can prepare payment at that time. The spreadsheet can also be used to update contact information or to remove coverage.

For dental/vision enrollment, complete portal enrollment by the census deadline each semester.

Remember to report insurance payments/reimbursements made on behalf of students to Scholarship Administration (see handout).



# DEPARTMENT-PAID ENROLLMENT

All coverage automatically terminates each year as of August 15. Students must be re-enrolled each Fall in order for coverage to continue.

EMI will supply each department with a semester bill and an annual bill to facilitate payment. Failure to meet payment deadlines will result in termination of coverage.

Deadlines:

Fall Enrollment Deadline: **September 10, 2019**

Fall Changes to Enrollment for Department-Paid Only: Must be completed by **October 1, 2019**

Fall Department Premium Payments Due to Carriers: **December 1, 2019**

Fall Enrollment will roll over to Spring – so make changes in a timely manner.

Spring Changes to Enrollment: Must be completed by **March 1, 2020**

Spring/Summer Department Premium Payments Due to Carriers : **May 1, 2020**

# DEPARTMENT-PAID ENROLLEES

Full premium, including health, dental, vision for 12 months: \$2158.80

United HealthCare student health insurance policy:

Annual	Fall	Spring/Summer
\$1908	\$720	\$1188

EMI Dental: Monthly rate - \$14.50

Annual: \$193.20	Fall: \$65.25	Spring/Summer: \$108.75
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EMI/VSP Vision: Monthly rate - \$6.40

Annual: \$85.20	Fall: \$28.80	Spring/Summer: \$48.00
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QUESTIONS?