



NISO: Health Insurance

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The A&M Insurance Policy



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- All F-1 and J-1 visa status students must pay the System Student Health Insurance Plan (SSHIP)
 - Grad Assistants are also eligible for Grad Plan, an employee health plan. A&M pays for most of the cost after 60 days of employment.
 - Grad Plan and SHIP are identical. They have the same, costs, benefits and restrictions
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The A&M Insurance Policy #2



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- The insurance fee is charged each semester.
 - The Fall fee covers 09/01 – 12/31 and the Spring fee covers 01/01 – 08/31.
 - There are limited opportunities to receive a waiver for the fee
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How does insurance work?

How Does Insurance Work #1



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- The fee to purchase insurance is called a premium. The entirety of the SSHIP insurance fee goes to your premium.
 - You may also make other payments, called co-insurance, co-payments and deductibles when you receive care.
 - You can find more detailed information on terms and concepts at this [link](#).
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How Does Insurance Work #2



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- You can receive many services at [University Health Services](#) at no cost to you.
 - You can find another provider through your insurance network.
 - Once you are enrolled in SSHIP or Grad Plan you can find a provider below. The first SSHIP enrollments are sent before the semester begins.
 - [Find Health Care Provider](#)
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How Does Insurance Work #3



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- To register an account, you will need 3 pieces of information.
 - Your first & last name, as recorded in Howdy/Compass
 - Your date of birth (in American format MM/DD/YYYY)
 - Your member ID which will be ZGP + your TAMU UIN.
 - (Ex. ZGP123004567)
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What is Covered?

What is Covered?



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- The benefits of SHIP & Grad Plan are comprehensive and broad. [Full Plan Details](#)
- Some Highlights*:
 - 100% of covered expenses at University Health Services
 - \$35* per doctor's visit
 - \$10 - \$65* per 30-days
 - Preventative Care Services
 - Surgical and Hospital Expenses covered at 80% of cost*
 - No annual limits

*apply for In-Network providers only



What if I don't want to pay?

What If I Don't Want To Pay? #1



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- The fee can only be removed if you are awarded a waiver. There 2 ways to get one.
- 1) GAs enrolled in Grad Plan with *a coverage begin date on or before the SSHIP coverage begin date* will have a waiver applied to their account.

It is necessary work with your department to make sure your visa and other information is complete.

If it is not, Workday cannot identify you as waiver eligible

What if I don't want to pay #2



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2) If you have insurance from another source like an employer or parent or spouse's employer you **might** be eligible for a waiver. Travel plans or plans from your home country are **not** eligible.

Certain conditions and restrictions apply.

[Waiver restrictions and application](#)

The application deadline varies by coverage period and will be announced via email and on our website.



Deadlines & Documents

Deadlines & Documents



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The deadline to submit your waiver application and materials is strict. We cannot accept late applications.

You will need 2 supporting materials:

- An insurance card with your name or the policy holder's name.
 - A copy of your insurance policy with benefits schedule and exclusions.
 - Digital copies are accepted.
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Questions?



Questions



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For questions on your enrollment in SSHIP or the insurance waiver you can submit a Health Insurance Request via the [ISSS Portal](#)

If you have questions about your benefits, you can contact [Blue Cross Blue Shield](#) or see your [Benefits Information](#)

If you have questions about your Grad Plan enrollment or your employee information in Workday, you should contact your employing department or HR.



Thank you!