

Student Health Insurance (SHI) for Graduate Students: FAQ

Eligibility

Q. Are graduate students eligible for the TCU Student Health Insurance Plan (SHI)?

A. Yes, all graduate students who register for and attend **on-campus** classes may elect the SHI (unless they are considered employees of TCU—hourly, staff/faculty). Employees will select from the employee insurance plans rather than the student insurance.

Q. I am taking a full load of online classes. Am I eligible for the SHI?

A. The SHI Plan is available to students attending credit **non-web** courses by specifically electing the Plan. The “Eligibility” paragraph is on page 3 of the Plan Design & Benefits Summary and states: “Home study, correspondence, Internet classes, and television (TV) courses, do not fulfill the eligibility requirement that the student actively attend classes... If it is discovered that this eligibility requirement has not been met, our only obligation is to refund the premium, less any claims paid.”

Q. I am taking one credit hour to finish my dissertation/thesis, am I eligible for SHI?

A. Yes, taking one credit hour of a dissertation/thesis course means you are eligible for SHI.

Q. I am considered a part-time student. Am I eligible for SHI?

A. Yes, you are eligible. Full-time status is not necessary to elect the SHI. However, you must be registered for at least one on-campus course to be eligible; online courses do not fulfill the eligibility requirement.

Q. I am taking one online course and one on-campus course. Am I eligible for SHI?

A. As long as at least one class is on-campus, you are eligible to elect the SHI Plan. If you drop your on-campus class, this could cause your insurance to be revoked and the premium returned to you, less any claims paid. If you were awarded a HIA, you could also be required to repay this award.

Q. What if I withdraw from classes before the end of the semester?

A. If you withdraw from your program prior to 31 days into the semester, your insurance may be revoked and the premium returned to you, less any claims paid. If you were awarded a HIA, you could also be required to repay this award.

Q. What if I elect coverage for the year and then graduate in December or May? When does my eligibility for insurance end?

A. The Student Health Insurance is a per semester plan. Fall 2017 begins August 15, 2017, and ends January 16, 2018. Spring term begins January 17, 2018, and ends August 14, 2018. If a student graduates in December or does not return for the spring semester, that student is no longer eligible for the SHI Plan—insurance coverage will end January 17, 2018 and the student will not be billed for spring 2018. Students who graduate in

May have coverage under their Student Health Insurance Plan until August 14, 2018. However, once they are no longer enrolled as students, they do not have the option of being seen at the TCU Health Center.

Billing

Q. What is the cost of the SHI?

A. Student Health Insurance coverage is \$2030 for the year, divided into two bills of \$1015. If you elect coverage, your student account will be billed this amount near the start of the fall and spring semesters.

Q. Do I need to pay the full amount of the insurance as soon as I am billed?

A. If you are receiving financial aid, you will be able to wait and pay any balance on the bill after the aid is applied. For example, if you are receiving a Health Insurance Award (HIA), you do not need to pay your health insurance bill until the HIA credits your account—you will not receive a late fee as the HIA will appear as pending aid.

SHI Enrollment

Q. When is open enrollment for the insurance plan?

A. You can elect the insurance plan **24** hours after you have registered for classes. Enrollment ends Aug 25, 2017 for the fall and January 25, 2018 for the spring.

Q. How do I enroll in the SHI Plan?

1. **LOGIN** to my.tcu.edu using STUDENT Username & Password
2. **FIND** under “Timely Links – Students” the “Health Insure/Waive/Elect” icon



3. **CLICK** on “Health Insure Waive/Elect”
4. **FOLLOW** prompts & respond to Insurance Questions (you can reply “no” or “unknown” to each question. If no questions appear, select “Unknown” and “Next” to proceed)

5. **SELECT** “Elect” on the next screen (this will bring up the Student Insurance Policy # and Insurance Company Name)
6. **CLICK** “I AGREE” which brings up the “SUBMIT” button
7. **CLICK** “SUBMIT” and wait for the confirmation screen
8. **CHECK** your TCU email for your confirmation or click on “Health Insurance Confirmation” under “Timely Links – Students” on my.tcu.edu

Q. Why is the option to elect or waive coverage not showing up in my.tcu.edu?

A. You must be registered for classes for **24** hours to ensure the insurance elect/waive option is available.

Q. Why am I unable to waive student health insurance on my.tcu.edu?

A. As a graduate student, you are not required to waive the insurance. You may choose to simply not enroll. International students are auto-enrolled as a F-VISA requirement and cannot waive insurance.

Q. I am an international student. Why am I unable to elect insurance coverage on my.tcu.edu?

A. As an international student you will be auto-enrolled in student insurance shortly after you register for classes. Auto enrollment dates for the fall are: July 11, July 28, August 14, and daily during the first week of classes – Aug. 21-25. *If you are eligible for a HIA, your next step is to fill out your HIA request (simply skip to step #9 on the instruction sheet you received from Graduate Studies).

Coverage

Q. What are the coverage dates of the insurance plan?

A. Fall semester coverage begins August 15, 2017 and runs through January 15, 2018. If you elect coverage in the fall you will automatically be enrolled for spring and summer insurance coverage, January 16, 2018 through August 14, 2018.

Q. If I elect coverage now, do I need to go through the election process again in the spring?

A. The Student Health Insurance is a per semester plan. Fall 2017 begins August 15, 2017, and ends January 15, 2018. Spring term begins January 16, 2018, and ends August 14, 2018. A student who ELECTS the student plan for the fall will have their enrollment “roll-over” for the spring term, but you must remember that your courses for spring as well as fall must be **non-web** courses. You don’t have to go through the election process again for the 2017/2018 Plan Year. You will need to elect the Student Health Insurance again in the fall of 2018 for the 2018/2019 Plan Year.

Q. When/ how will I get my Insurance I.D. Card?

A. The Elect/Waive period for the Student Health Insurance ends August 25, 2017, and the website closes. Then, on either September 1 or 2, TCU’s enrollment file will be sent to Aetna Student Health for them to load into their system. Once the file has been loaded into their system, you will be able to obtain a WEB ID Card by going to the Health Center’s [website](#). The WEB ID Card, claim forms, and other information are found under “Insurance.”

*If a card is needed before then, contact the [Health Center](#) for verification of coverage.

Q. I have health coverage through another source until December 31. Will I still be able to sign up for the student health insurance if I wait until the spring semester, or should I elect it now?

A. If you have coverage for the fall, you don't need to elect the student health insurance until spring. When students begin to register for spring classes in November the Elect/Waive link on my.tcu.edu re-opens and students can select their option. The spring charge will appear on either the December or January EZ-bill; coverage begins January 16, 2018 and terminates August 14, 2018. *However, we cannot guarantee the HIA will be available for spring-only electees.

Q. If I obtain insurance from an outside source, and wish to cancel my SHI, how and when can I cancel my insurance?

A. The website to elect/waive for fall opens in April and for spring opens in November (when students begin registering for classes). Any student who has obtained private insurance can enter that information online to cancel their previously elected SHI coverage, 24 hours after they have registered for classes. If spring insurance is waived/cancelled by January 25, 2018, the student's SHI will terminate on January 15, 2018. If fall insurance is waived/cancelled by August 25, 2017, insurance will terminate August 14, 2017.

Q. What if I elect coverage for the year and then graduate in December? Do I have to cancel my insurance? Will I be charged the full year?

A. The Student Health Insurance is a per semester plan. Fall 2017 begins August 15, 2017, and ends January 16, 2018. Spring term begins January 17, 2018, and ends August 14, 2018. This way, if a student graduates in December or doesn't return for the spring semester that student will not be billed for a whole year. Students who graduate in December have coverage under their Student Health Insurance until January 16, 2018.

Q. What if I elect coverage for the year and then graduate in May? When does my coverage end?

A. For students who graduate in May, the insurance coverage remains in effect until August 14, 2018. However, once they are no longer enrolled as students, they do not have the option of being seen at the TCU Health Center.

Q. If I elected insurance last year, and again this year, will there be a break in my coverage?

A. If you elect the student health insurance for 2017/2018 before 8/14/17, you will have continuous coverage.

Q. Do I have other options for insurance?

A. You can also check out <https://www.healthcare.gov/> to obtain health insurance. *Only the SHI Plan is eligible for the graduate HIA.

Q. Am I eligible for the TCU employee insurance?

A. In most cases, graduate students are not eligible because they are not considered full-time employees. You can check with your supervisor or contact HR to see if you are considered a full time employee and request information for the employee insurance.

Q. Can I add dependents to the SHI?

A. No, this insurance is for students only.

Q. Am I required to have insurance?

A. Having health insurance is not a university requirement for graduate students but graduate students have always had the OPTION of electing the student plan. With the Affordable Care Act requiring everyone to have health insurance, we are finding that some graduate students go to <https://www.healthcare.gov/> and obtain health insurance. Others opt for the student plan because of its low cost and great benefits. And, for HIA eligible graduate students, 75% of the per semester cost for the student health insurance is covered by the graduate Health Insurance Award (see the HIA FAQ at <https://graduate.tcu.edu/> for questions and eligibility information).

Q. Who do I contact with SHI questions?

A. Most of your questions can be answered via the [Brown-Lupton Health Center website](#) or by emailing healthcenter@tcu.edu