

# 2016/ 2017 Academic Year

## Graduate Assistant Frequently Asked Questions:

**My graduate assistantship provides health insurance support but I don't see an enrollment/plan option on the Aetna Student Health website that matches the exact dates of my graduate assistantship award/contract? What plan option should I choose?** Choose an option from Aetna's site that starts on or before your assistantship start date and ends on or after your assistantship end date.

For example:

If graduate assistantship award is 08/15 – 05/20, select plan option 08/15 – 05/20 (coverage starts and ends on the same dates of award).

If graduate assistantship award is 08/18 – 04/30, select plan option 08/15 – 05/20 (starts before and ends after award dates).

**Can I cancel my coverage early if I do *not* want to keep UHP beyond my assistantship end date?** No. Aetna has many term options to choose from, but does not have options that match every contract exactly. If you choose to enroll in, rather than waive out of the UHP, you must choose one of the available options. Once you enroll in a plan, changes cannot be made outside of open enrollment periods unless all requirements of a Qualifying Life Event (QLE) are met. Please see [UHP Qualifying Events](#) for more information on QLE requirements.

**How do I enroll if I have an assistantship starting before the fall semester?** Aetna's site includes two early start options for fall – 7/1 and 8/1. If you have an assistantship beginning before 8/15 you will see one of these options when you login to Aetna's site.

**Can I still enroll my spouse/ dependents in UHP if I am covered by an assistantship?** Yes. Your assistantship will cover the portion indicated for you and the remaining premium for your family will remain on your student account to be paid by you.

**How do I add dependents?** You can add dependents when you enroll on Aetna's site, or if you have a qualifying event to add a dependent outside of open enrollment (e.g. marriage or birth) contact the UHP office to have your dependents added and the additional premium prorated to the date of the qualifying event. You must contact UHP within 31 days of the qualifying event date and will need to have documentation that supports the qualifying event (i.e. birth or marriage certificates).

**When can I enroll in the coverage?** Open enrollment periods are: Fall 6/1 – 9/30, Spring 12/1 – 2/14 and Summer 4/1 – 6/30.

**Can I make changes to my enrollment once I choose an option?** You can make changes to your enrollment during open enrollment periods, or when you experience a qualifying event. Marriage, birth, or loss of other coverage are considered qualifying events. See the UHP website for more information on qualifying events: [UHP Qualifying Events](#). Proof of qualifying event must be submitted within 31 days of the qualifying event date.

**What if I need to drop dependent coverage? Will I get a reimbursement for what was prepaid?** Yes, if you drop dependents during an open enrollment period, the premium amount owed will be adjusted. If you have a qualifying event to cancel them outside of an open enrollment period, contact the UHP office to assist in the process within 31 days of your qualifying event. You may need to provide supporting documentation of the qualifying event. If documentation is received within 31 days of the event, the coverage can be cancelled and your premium amount will be pro-rated.

**How will my coverage be billed?** All UHP coverage premiums will be billed on your student account. The health insurance benefit awarded with your assistantship will automatically pay your student account for the coverage during the assistantship period, similar to the way tuition awards are covered.

**What happens if I don't receive an enrollment card? Will I get a new one every year?** You will receive a card within 2 weeks of enrolling in the plan, and will receive a new card every plan year (each fall). You may also print a card online any time, or call Aetna customer service to request a new one be sent to you (877-381-3544).

**Can I stay on UHP after my assistantship ends?** Yes. As long as you are a full time student you may enroll in the plan. Your assistantship will cover the portion indicated in your contract and any premium past that will be owed by you.

**What if I drop below full time and am no longer eligible?** If you take a leave of absence, or drop below full time student status and are no longer eligible, you may enroll in student continuation coverage through the UHP office to keep coverage for either three or six months after losing eligibility status. For information about student continuation coverage, please contact the UHP Office. Information is also available on the UHP website: [UHP Website](#)

**Can I continue coverage after I graduate?** Once you graduate you are no longer eligible as a student, but you may be eligible for continuation coverage. Contact the UHP Office or check the UHP website ([UHP Website](#)) for additional details. Please note that one must elect continuation coverage within **60 days** of loss of coverage as a student or graduate assistant.

### **Helpful Resources:**

**Aetna Student Health:** [www.aetnastudenthealth.com/slu](http://www.aetnastudenthealth.com/slu)

Customer Service: 1-877-381-3544

**University Health Plan office:** [http://www.slu.edu/medicine/departments/university-health-plan-\(uhp\)](http://www.slu.edu/medicine/departments/university-health-plan-(uhp))

Alfreda Robinson: 314-977-5666

Adrian Jones: 314-977-9897

**Student Health Center:** <http://www.slu.edu/student-health-center>

Main: 314-977-2323 Fax: 314-977-7165

Kristine Schmidt: 314-977-7168

You may also email questions to [uhp@slu.edu](mailto:uhp@slu.edu). Please include your banner ID for us to better assist you.