

## Subsidized Graduate Health Insurance INFORMATION AND PROCEDURES

Please visit <http://provost.gmu.edu/support/sghi/index.html>

Revised September 2009

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### Important Preliminary Information

- **Eligible students (international and domestic) are responsible for enrolling themselves in the subsidized health insurance plan via Aetna Student Health's website.**
- This subsidy will be available to eligible graduate students as of the fall 2009 semester for up to three cumulative years (per student, not per the student's academic program affiliation).
  - This subsidy does not offer "rolling enrollment". Each year students will have to meet the eligibility requirements and enroll themselves in the health insurance plan.
- This subsidy is non-transferable and non-refundable. Unused subsidies cannot be refunded for their equivalent value.
- The Office of the Provost will determine the percentage of the premium that will be covered on an annual basis. While the intent is to pay 100% of the premium each year, Mason reserves the right to reduce this commitment in the event of premium increases or financial exigency.
- **This document refers solely to the health insurance plan as it relates to the graduate subsidy.** For information regarding the health insurance plan, please review the brochure:  
<http://shs.gmu.edu/insurance/documents/brochure0910.pdf>
- Anyone dealing with student information must be aware of, and adhere to any applicable Mason policies- <http://www.gmu.edu/facstaff/policy/newpolicy/> and HIPAA laws- <http://www.hhs.gov/ocr/privacy/index.html>

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### Student Eligibility Requirements to Receive Subsidized Health Insurance

An eligible student is a Ph.D. (doctoral) or M.F.A. (Master of Fine Arts) student who meets *all* of the following conditions as of the end of each online enrollment period (see "Online Enrollment Periods with Aetna Student Health" for details):

- A "full time" student as defined by the University Catalog:

*"Full-Time Classification:* Graduate students are considered full time if they are enrolled in at least 9 graduate credits per semester or hold a full-time assistantship (20 hours a week) and are enrolled in at least 6 graduate credits per semester. Graduate students who are enrolled in dissertation credits (either 998 or 999) are considered full time if they are enrolled in at least 6 credits per semester, regardless of whether they hold an assistantship. Graduate students who have completed the minimum number of credits required by their degree program, including the minimum number of credits of 998 and 999 required by the university and their degree program, are considered full time if they are registered for at least 1 credit of 999 and their advisors and department chairs certify each semester that they are working full time on the dissertation. Note that different criteria for full-time status may apply for tuition, verification, loan deferral, and financial aid. Contact Student Accounts, the Registrar's Office, and Student Financial Aid, respectively, for more information."

- Supported by a tuition waiver or grant (covering enough credits to support the student's full time course load).
- They are appointed to a graduate assistantship(s) with a stipend of at least \$10,000 per academic year. The assistantship(s) must cover both the fall and spring semesters.

**-Under no circumstances can a student who is *ineligible* during the online enrollment period receive this subsidy-**

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### **Online Enrollment Periods with *Aetna Student Health***

Mason staff will know which students meet the eligibility requirements and will share this information with *Aetna Student Health* weekly on Fridays during the online enrollment period.

**Please wait 7 working days after returning your signed offer letter to enroll online with *Aetna Student Health*. HOWEVER, please be sure that you are enrolled by the enrollment deadline\* (regardless of when you return your signed offer letter)!**

Each year, there will be two *Aetna Student Health* online enrollment periods for students to enroll themselves in the subsidized health insurance plan:

- **Fall Online Enrollment Period: Student- initiated online enrollment is available from July 16 through September 16\*** (full plan-year coverage)
  - Newly enrolled (for summer and fall) eligible students may enroll themselves online ([http://www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=724536](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=724536)) during this time.
  - The fall health plan will cover the student from 12:01 am on **August 16** through 12:01 am **August 16\*** of the following year.
  - This coverage is retro-active (if, for instance, a student enrolls online on the last day of the online enrollment period).
- **Spring Online Enrollment Period: *Only students newly admitted to Mason in the spring* can enroll themselves online December 16 through February 16\*** (half plan-year coverage)
  - Enroll online via [http://www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=724536](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=724536)
  - The spring health plan will cover the student from 12:01 am on **January 5** through 12:01 am **August 16\*** of the same calendar year.
    - This coverage is retro-active (if, for instance, a student enrolls online on the last day of the online enrollment period).
    - Spring enrolled student coverage is active for about half of the policy year (once fall enrollment comes around, they can enroll for the next full policy year, provided they're still eligible).
  - Students newly admitted in the spring must meet all the eligibility requirements with one slight modification: Instead of at least a \$10,000 stipend, they must be supported by at least a \$5,000 stipend for the spring semester.

- When an eligible student goes to enroll him or herself online through *Aetna Student Health*, their personalized page should show a balance of \$0.00 for the Mason-funded health insurance plan. If the student does not see a \$0.00 balance, they should contact their Unit Representative *before* completing the enrollment process.
- The Office of the Provost will ensure the eligibility of all students labeled as such. Hence, students must be enrolled in an adequate number of credits to be considered full time (per the eligibility requirements).
  - If, during the online enrollment period, a student was originally identified as being eligible, subsequently enrolled in the subsidized plan and later in the enrollment period became ineligible, the student will be responsible for paying the health insurance premium. *Students receiving this subsidy must meet all eligibility requirements on the last day of the online enrollment period.*

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## International Student Information

In order to adhere to visa requirements and Mason policy, Mason will continue to automatically enroll international students onto *Aetna Student Health's* health insurance plan upon student account activity. In an excerpt from <http://shs.gmu.edu/insurance/international.php> , "All J-1 visa students are required under Federal mandate to have health insurance in order to attend classes. George Mason University requires F-1 visa status students to have health insurance. Therefore, Mason will automatically enroll F-1 and J-1 visa students into an affordable health plan. The premium appears as a charge on your tuition account."

**HOWEVER, to receive the *subsidized* health insurance, eligible international students must enroll themselves online through *Aetna Student Health's* website!**

- Once the student has enrolled online with *Aetna Student Health*, the premium charge that was initially added to the students' tuition account will be removed. The removal of this charge will not be instantaneous upon enrollment with *Aetna Student Health*, but will occur shortly after. **If the student's account has not been credited this charge by September 21 (for the Fall Online Enrollment Period) or February 21 (for the Spring Online Enrollment Period), please email [jbazaz@gmu.edu](mailto:jbazaz@gmu.edu).**

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## Unit Representatives

The Head of each academic unit has assigned a point of contact, a "Unit Representative" (UR) for this effort. If a student has questions about their eligibility status, that student should contact their unit's respective UR.

For questions that do not address eligibility, please contact the appropriate person by visiting the "Contact Information" portion of this document.

URs are listed on the next page.

<i>Unit</i>	<i>Unit Representative</i>	<i>Email Address</i>
CEHD	Pat Nash	<a href="mailto:pnash@gmu.edu">pnash@gmu.edu</a>
CHHS	Frank Whittington	<a href="mailto:fwhittin@gmu.edu">fwhittin@gmu.edu</a>
CHSS	Chris Chen	<a href="mailto:ychnen@gmu.edu">ychenn@gmu.edu</a>
COS	Peter Becker	<a href="mailto:pbecker@gmu.edu">pbecker@gmu.edu</a>
CVPA	Vicki Salmon	<a href="mailto:vsalmon@gmu.edu">vsalmon@gmu.edu</a>

ICAR	Julie Shedd	jsheddd@gmu.edu
KRAS Computational Social Science	Jane Wendelin	jwendeli@gmu.edu
SOL	Kathy Zupan	kzupan@gmu.edu
SOM	Cindy Shupe	cshupe@gmu.edu
SPP	Elizabeth Eck	eeck@gmu.edu
VSITE	Mindy Barnhart	mbarnhar@gmu.edu

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### Length of Students' Coverage

- Mason offers this subsidy to its eligible students for up to three cumulative years (per eligible student).
- Student utilization of this subsidy will be monitored by the Office of the Provost.

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### Useful Links

- Graduate Health Insurance Subsidy Website: <http://provost.gmu.edu/support/sghi/index.html>
- University Policy 6001: <http://www.gmu.edu/facstaff/policy/newpolicy/6001stu.html>
- University Policy 6002: <http://www.gmu.edu/facstaff/policy/newpolicy/6002stu.html>
- 2009-2010 Health Insurance Plan: <http://shs.gmu.edu/insurance/documents/brochure0910.pdf>
- Aetna Student Health: [http://www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=724536](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=724536)

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### Contact Information

Please visit [http://provost.gmu.edu/support/sghi/subgradhi\\_faq.html](http://provost.gmu.edu/support/sghi/subgradhi_faq.html) for a list of Frequently Asked Questions!

- **Questions about the health insurance plan (what's covered, special circumstances, dependent coverage, online enrollment procedures):** Aetna Student Health/ 1.800.878.1945
- **Questions regarding Mason's policy and subsidy procedures:** Jennifer Bazaz/ Graduate Programs Coordinator/ jbazaz@gmu.edu
- **Questions regarding Mason's Student Health Insurance Plan:** Angela Drukier/ Insurance Coordinator, Student Health Services/ adrukier@gmu.edu
- **Questions regarding student eligibility:** Contact the unit's respective Unit Representative

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\* Always refer back to the SHS website (<http://shs.gmu.edu/insurance>) for this year's most current dates.