



GRADUATE SCHOOL

TEXAS TECH

Insurance Information
Fall 2024



Why get Insurance ?

- Helps students with healthcare bills when sick or injured
- Protects students and the university from surprise medical costs



Student Health Insurance Plan

- A Student Health Insurance Plan (SHIP) is available through the university to all graduate students enrolled in at least four credits. This is a “Gold”-rated plan.
- All international students are required to enroll in the SHIP.
- Please note: As with all health insurance, in addition to the cost of premiums, there are some out-of-pocket costs (co-pays, deductibles) that apply for use of services.



SHIP Premium Cost

	Fall	Spring & Summer
Domestic	1,867	2,589
International	1,361	1,885

TEXAS TECH UNIVERSITY



Graduate Student Employees

- Graduate students employed as Graduate Part-time Instructors (GPTI), Teaching Assistants (TA), or Research Assistants (RA) are eligible for health insurance benefits (w/half-time appointment)
- International graduate students (GPTIs/TAs/RAs) must enroll in the SHIP
- Domestic graduate students (GPTIs/TAs/RAs) may elect to enroll in either 1) the SHIP, 2) the TTU employee insurance plan offered/ administered by the Texas Employees Retirement System (ERS), OR 3) a plan of their choosing available on the market



SHIP and ERS Plan Comparison

- The SHIP and ERS plans have comparable coverage (“Gold”)
- Enrollment in the SHIP provides full coverage; the premium cost is added to the student account and may be paid over time by enrolling in a payment plan
- Because graduate student employees are considered half-time, those who enroll in the ERS plan have only 50% of the premium cost covered by the university; *the student must pay the other 50% of the premium cost out of pocket (\$3,748 per year)*
- The preferred option for all graduate student employees is the SHIP because of the lower out-of-pocket costs

Allowances for Graduate Student Employees



- TTU helps offset the cost of health insurance premiums for GPTIs, TAs, and RAs
- For those who enroll in the SHIP or another plan available through the marketplace, an allowance will be paid through the payroll system (NO allowance will be provided to students who enroll in the ERS plan because the equivalent amount is paid toward the university contribution, 50%, to the premium cost.)
- The allowance level is based on type of appointment (TA/RA/GPTI)



Allowance for RAs*

- The university will provide a one-time payment (in your paycheck) of \$1361 in the fall (November) and a second one-time payment (assuming appointment continues) of \$1885 in the spring (March).
- The allowance for split appointments between semesters will reflect the appointment split (e.g., RA fall/TA spring); for this example, students will receive a one-time payment of \$1361 in the fall and a one-time payment of \$250 in the spring.

*No allowance for students enrolled in the ERS plan



Allowances for GPTIs and TAs*

- The university will provide a one-time payment (in your paycheck) of \$250 in the fall (November) and a second one-time payment (assuming appointment continues) of \$250 in the spring (March).
- The allowance for split appointments within a semester (e.g., TA/RA) will reflect the appointment split (e.g., .25FTE TA, 0.25FTE RA) will receive $\frac{1}{2}$ the TA allowance (\$125) PLUS $\frac{1}{2}$ the RA allowance (\$680)

*No allowance for students enrolled in the ERS plan



Student Health Services

- Provides on-campus health services for a fee; access requires payment of the student health and wellness fee (\$95) each (fall, spring, summer)
- Graduate students must opt into the student health and wellness fee, which will be charged to your student account.
- When receiving care on campus at Student Health Services, this fee:
 - Waives copayments and deductibles
 - Services are covered 100% when combined with the SHIP or other insurance

Please reach out with further questions

THANK YOU!



gradschool.ttu.edu



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