

Student Health Insurance Guide

Health 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.
- Please note that 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. Graduate Students may opt into the optional [student health and wellness fee](#), which waives all out-of-pocket costs when using Student Health Services.

***International Students are automatically enrolled**

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
- Domestic graduate students serving as GPTIs/TAs/RAs may elect to enroll in either 1) the [SHIP] OR 2) the TTU employee insurance plan [Employee Benefits Guide](#) offered/administered by the [Employees Retirement System](#) of Texas (ERS).
Although the plans have comparable coverage, because graduate student employees are considered half-time, those who enroll in the ERS plan must pay 50% of the premium 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.
- International graduate student employees must enroll in the [SHIP] offered by Student Health Services.
- Students enrolling in the SHIP have the cost of the premium included in their student account, which may be paid all at once or over time by enrolling in [payment plan](#). SBS.Grad@ttu.edu

Health Insurance Allowances for Graduate Student Employees

- For those who enroll in the SHIP or another plan available through the market, an allowance to help cover the cost of health insurance premiums will be paid through the payroll system (NO allowance will be provided to students 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)

Enrollment in an Insurance Plan

For the [SHIP](#), enroll by September 18

For the [Employees Retirement System](#) (ERS) plan, within 60 days of employment

Texas Tech University Health and Wellness Fee

- Student Health Services provides services for a fee; access requires payment of the [student health and wellness fee](#) (\$95) each term
- 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
 - By enrolling in an AHP insurance plan and the Student Health and Wellness fee, you'll have ease of mind during your studies at Texas Tech.