

# Graduate Staff Insurance Enrollment FAQs

**July 1 through September 8 - ends 5 p.m. ET September 8**

Newly eligible graduate staff have 30 days from their hire/eligibility date to enroll.

This information is provided to assist with questions regarding enrollment into graduate staff benefits.

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## ELIGIBILITY AND ENROLLMENT

### 1. Am I eligible for graduate staff benefits?

To be eligible for the partially funded graduate staff medical insurance plan and other benefits, you must meet one of the following criteria:

- Be employed in a **graduate staff position(s)** which carries a minimum of 0.50 FTE/half time/20 hours per week or more
- Be a graduate student with a fellowship administered as an assistantship

### 2. How do I enroll?

Enrollment in your benefits is a two-step process.

#### Medical Insurance

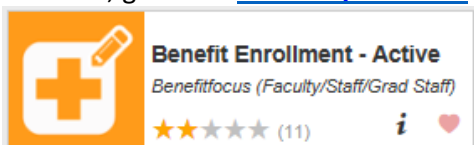
- To enroll, go to the [Academic HealthPlans \(AHP\) portal](#) and select Students or Graduate Staff. If you are covering a family member, please review FAQ #15 below.
- Click the link to enroll, then log in to your AHP account (new users will need to first register for an account using their Purdue student ID).

#### **AHP Enrollment Guides**

- [Student Plan](#)
- [Graduate Staff Plan](#)

#### Dental and other Voluntary Benefits

- To enroll, go to the [OneCampus Portal](#) and click the Benefitfocus link (shown below)



- Log in with your Purdue career account username and BoilerKey information. BoilerKey is required for system access including the open enrollment portal. For information and instructions, review the [Purdue BoilerKey: FAQ](#) web page.
- Click the link to enroll.

- **Note:** A valid [Social Security Number](#) is required to be on file with our records before you can gain access to Benefitfocus. See the "[Important Information for International Students](#)" on the Graduate Staff Benefits web page for more information.

#### **Benefitfocus Enrollment Guides**

- [Web](#)
- [App](#)

### **3. Do I need to enroll?**

#### Medical Plan

If you want to have medical coverage through Purdue, you must enroll each year.

#### **Domestic Status**

No - You are not required to enroll in or opt out of the graduate staff medical insurance plan; however, you are expected to have medical coverage while attending Purdue University.

#### **International Status**

Yes - Purdue University requires all international students to participate in a University-sponsored medical insurance plan or to obtain an approved waiver of coverage. Additionally, failure to enroll or obtain an approved waiver may negatively impact your legal status per federal immigration regulations.

[Click here](#) to review the criteria for eligibility and apply for a waiver.

#### Voluntary Benefits (e.g., dental)

You are not required to enroll in or opt out of voluntary benefits.

### **4. What happens if I miss the deadline?**

#### Medical

##### **Domestic**

If you do not enroll in the graduate staff medical plan by the deadline, you will not be able to enroll in graduate staff benefits (e.g., medical/prescription, dental insurance) again until the next academic year's annual open enrollment without a [qualifying life event](#) (QLE) – i.e., involuntary loss of coverage on another plan. You may enroll in the domestic student health insurance plan in December for spring 2021 coverage.

##### **International**

If you do not enroll in the graduate staff medical plan or obtain an approved waiver by the deadline, Purdue University will place a hold on your academic record, which affects your ability to register for classes, obtain transcripts or graduate. You must then contact the Student Insurance Office in PUSH to enroll in the *international student health insurance plan* (not the graduate staff plan) and pay a \$200 late enrollment fee before the hold can be removed. You will not be able to enroll in the other available graduate staff benefits again until the following plan year.

#### Voluntary (e.g., dental)

If you do not enroll by the deadline, you will not be able to enroll in the graduate staff voluntary benefits until the next open enrollment period (summer 2021) without a qualifying life event ([QLE](#)) (i.e., involuntary loss of coverage on another plan). Any current voluntary benefit elections you may have (including graduate staff dental) will roll over from the previous academic year.

## COST/PAYMENT

### 5. What is the cost of the graduate staff medical insurance plan?

[Click here](#) for the cost page on the Academic HealthPlans (AHP) enrollment portal or refer to the AHP Benefits page for the graduate staff medical/prescription overview.

### 6. How do I pay for the graduate staff medical insurance plan?

Premium payments are done through an automatic payment plan in monthly installments. When you enroll, you will initiate the payment plan and make your first payment. Ongoing monthly payments are processed on the 1st of each month (including summer months).

Payment can be made by credit/debit card or bank draft. AHP uses Plaid to connect with your bank. Plaid is integrated with several banks, including most major ones (e.g., Chase, Bank of America, Wells Fargo, Citi, US Bank). Your bank must be on the list of participating financial institutions in order to pay by bank draft. There is no additional fee to pay this way.

AHP accepts Visa, MasterCard, Discover and American Express. Credit/debit card payments incur a 3 percent fee.

## WHAT TO EXPECT FOLLOWING ENROLLMENT

### 7. When am I covered?

For returning graduate staff, elections made during the annual open enrollment period will be in effect from August 1, 2020, through July 31, 2021. \* For new hires and newly eligible graduate staff, elections will be in effect from the first of the month; eligible/hired and graduate staff dental and voluntary benefit elections will be in effect beginning with your hire date. \* Once an election is made, graduate staff voluntary benefits (including dental) will continue until you opt-out during open enrollment or with a qualifying life event. \*

**\*Note:** Benefits are only in effect while you are in an eligible graduate staff position; therefore, if you lose that eligibility (e.g., loss of funding), your medical/prescription benefits will end on the last day of the month in which you were eligible. All other benefits will end on the last date you were eligible.

### 8. When do I get cards?

Insurance cards for medical/prescription (Anthem) will arrive for you and each of your covered dependents 10-15 business days after you enroll. VSP (vision insurance) and Delta Dental (graduate staff dental insurance) do not send a card.

You can access an electronic copy of your Anthem card within 4 business days after enrolling.

You can access your dental and vision benefits three to four business days after enrolling by supplying your insurance ID to a provider:

- Dental (Delta Dental) ID: SSN
- Vision (VSP): Full 10-digit PUID

### 9. How does insurance work?

Our [Insurance 101](#) flyer offers an introduction to insurance – basic terms, how it works and where to go for additional help.

**10. What are the requirements for international students?**

Medical Insurance

Enrollment into a University-sponsored medical insurance plan (either the International student health insurance plan or the graduate staff medical plan) or receipt of an approved waiver by the open enrollment deadline.

- The criteria and application form for obtaining an approved waiver are located on [AHP's Waiver page](#).

Social Security Number (SSN)

Purdue is a federal contract employer and is required to obtain a valid SSN for every paid employee (within 30 days of hire) for tax reporting and employment eligibility. You are not required to have one before enrolling in the graduate staff medical plan, but you must have it before you can access the Benefitfocus enrollment portal in order to enroll in dental and voluntary benefits. You must apply for an SSN through the Social Security Administration (SSA) immediately upon hire. Applications are typically processed within 30 calendar days. Once you obtain a valid SSN, you must update your Glacier account and contact your business office in order to be able to enroll in benefits.

Immunization Requirements

[Click here](#) for a list of immunization requirements on the **Purdue University Student Health Service (PUSH)** web page.

**CHANGES TO COVERAGE/CONTACT INFORMATION**

**11. How do I change my benefits after open enrollment?**

Our [Changing Benefits due to a Qualifying Life Event - Graduate Staff](#) page has instructions on changing your medical and voluntary benefits outside of the open enrollment period.

**12. What happens if I leave the university or lose eligibility?**

If you leave the university (e.g., leaving the country following graduation) or lose your eligibility for graduate staff benefits (e.g., loss of funding, eligible appointment drops below .50 FTE, changing to fellowship) you will be contacted by the Student Insurance Office at PUSH with details on your next possible options based on your situation. Your medical/prescription benefits will end on the last day of the month in which you were eligible. All other benefits will end on the last date you were eligible.

If you are eligible for a student health insurance plan, PUSH (Student Insurance Office) will let you know what steps to take to change to that plan.

You may purchase [continuation coverage](#) for an extension of your graduate staff medical/prescription plan for up to 90 days if you have graduated or are otherwise not eligible for coverage under a student health insurance plan.

**13. How do I update my contact information?**

You will need to update two places:

AHP

Send an email to AHP at [support@ahpcare.com](mailto:support@ahpcare.com) with the subject line "Contact Information Update" and include your full name, PUID and new contact information in the message.

Purdue

- Access SuccessFactors, then see "Edit Personal Information" at the bottom left corner of the document. [SuccessFactors Employee Profile Cheat Sheet](#)

## FAMILY INFORMATION

### 14. What documentation do I need to add a new dependent to my insurance?

A recent tax return will verify your spouse and child(ren) or you may submit a marriage certificate to verify your spouse and a birth certificate to verify your child(ren)

### 15. What are the benefits for family members?

You may enroll your legal dependents with you on your insurance plan(s). If you are planning to cover a dependent(s) on your medical plan, it would be beneficial to first compare the graduate staff and student benefits as the student health insurance plan may offer more affordable coverage for those with dependents. [Click here](#) for a side-by-side comparison of graduate staff and student benefits.

Purdue University offers a variety of family-friendly benefits and programs to assist employees in balancing work and life. Please visit the [Family Friendly](#) website for more information on childcare locations and discounts, family workshops, lactation resources and more. Note: Some areas of Family Friendly may contain information directed at faculty and staff (non-graduate) only.

*Non-resident* tuition remission is available for spouses of those employed in a graduate staff position(s) which carries a minimum of 0.25 FTE and graduate students with fellowships administered as assistantships.

- Please review the [Graduate Staff Employment Manual](#) for more details and direct questions to the [Office of the Bursar](#) at [askbursar@purdue.edu](mailto:askbursar@purdue.edu).

## RESOURCES

### 16. Where do I find more information on benefits?

#### [Human Resources – Graduate Staff Benefits](#)

Here you will find information on graduate staff benefits – including medical, vision and dental plans along with other voluntary benefits, voluntary retirement savings plans and leaves. Additionally, information on eligibility, enrollment through Benefitfocus and benefits-related payroll deductions is included.

#### [Academic HealthPlans \(AHP\)](#)

Here you will find benefits information on the domestic and international student and graduate staff medical insurance plans, contact information for Anthem Blue Cross Blue Shield – the insurance carrier – as well as information on portal registration, payment of premiums and enrollment in the medical insurance plans.

#### [Graduate Staff Employment Manual](#)

Documents current policies and practices related to the employment of graduate staff members

#### [Purdue University Policy Office - Graduate Staff Benefits Standard](#)

Reflects the Purdue University Standard and includes contacts, definitions, leaves, related documents and more.

### 17. Who can I contact with additional questions?

*Please allow time to respond to your message or email as call volume increases during open enrollment.*

#### [Academic HealthPlans \(AHP\)](#)

Enrollment issues/questions, high-level information, premium payment questions, continuation coverage and Qualifying Life Event ([QLE](#)) details for the graduate staff medical plan through Anthem.

(855) 566-7278 or [support@myahpcare.com](mailto:support@myahpcare.com)

**Human Resources – Benefits**

Eligibility for graduate staff benefits, Benefitfocus enrollment questions and issues, benefits-related payroll deductions, as well as high-level information on graduate staff benefits – medical/prescription, vision (VSP), dental (Delta Dental), other voluntary benefits, voluntary retirement savings plans and leaves.  
(765) 494-2222 or [hr@purdue.edu](mailto:hr@purdue.edu)

**Purdue Student Health Services (PUSH) - Student Insurance Office**

Student eligibility claim issues, international student requirements (e.g., immunizations), waiver process questions and student eligibility.  
(765) 496-3998 or [student-insurance@purdue.edu](mailto:student-insurance@purdue.edu)

**Business Offices**

Eligibility questions and issues, employment questions (e.g., salary, schedule/hours, employment terms).

**Fellowship Office**

Fellowship eligibility and questions (e.g., stipend info).  
(765) 494-9256 or [fellowships@purdue.edu](mailto:fellowships@purdue.edu)