

NEW EMPLOYEE BENEFITS ORIENTATION

GRAD ASSISTANT EMPLOYEES

Overview

- Eligibility for benefits
- Onboarding Tasks
- Employer Contribution
- Benefits Enrollment
- Eligible Dependents
- Health Plans
- Dental Options
- Vision Plan
- Life Insurance Options
- Long Term Disability
- Flexible Spending Accounts
- Voluntary Retirement Options
- Open Enrollment Period

Eligibility

As a Grad Student you are eligible for benefits because of these 3 things:

- You are graduate student employee AND
- You work at least 20 hours per week AND,
- You are expected to continue for a term of at least 4½ months

If you ever go below these requirements or your position changes, you will no longer be eligible to continue insurance coverage.

Onboarding Tasks

- When new employees go through the new hire process in Workday, it is referred to as Onboarding.
 - You will receive an email when it's time to start these steps in Workday.
 - Don't do anything in Workday until you receive the email about your SSO login.
 - Tasks will be sent to your Workday inbox.
 - It's important to complete all tasks as soon as possible.
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- The process is straight-forward and simple. It really should only take a few minutes to complete.

Gather information ahead of time

While waiting for the email to begin onboarding, start gathering the following information & have it ready for the task later.

- Bank account information – if you want to set up direct deposit information for your paycheck
- If on a Visa:
 - J-1 – need the information from your **DS-2019**
 - F-1 – need the information from your **I-20**

Employer Contribution Waiting Period

The employer contribution will begin on the first of the month following your 60th day of employment.

Hire dates Between		Employer contribution starts
10/3/21	11/2/21	1/1/2022
11/3/21	12/3/21	2/1/2022
12/4/21	12/31/21	3/1/2022
1/1/22	1/31/22	4/1/2022
2/1/22	3/2/22	5/1/2022
3/3/22	4/2/22	6/1/2022
4/3/22	5/2/22	7/1/2022
5/3/22	6/2/22	8/1/2022
6/3/22	7/3/22	9/1/2022

You are allowed to start your coverage prior to the Employer Contribution date if you pay the full cost.

You must contact the [Benefits Office](#) for this option.

Benefit Enrollment

The Benefit enrollment task will be the last step of onboarding.

- Your start date is automatically set to start on your Employer Contribution date.
- If you need coverage sooner and want to pay the higher costs, notify AgriLifebenefits@ag.tamu.edu before starting this step so that option will be made available to you.
- What you choose for coverage now, you will keep **through August 31st**. (unless you have a qualifying life event)

Examples of Qualifying Life Events:

You only have **30 days** from the date of the event to make changes in Workday.
Contact the Benefits Office for instructions

❖ Birth

❖ Marriage

❖ Divorce

❖ Loss or Gain of Other Coverage

International Grads

- Those on J-1 or F-1 Visa will be charged on your student account for student insurance. It's required by ISS.
- If you are hired as a Grad Assistant, you will also be eligible for the employee plan.
- If hired at the beginning of the semester, you may be eligible for a waiver of those fees.

Steps you need to take:

1) Contact our Benefits Office to inquire about the waiver.

Based on the date you start onboarding, you ***might be*** eligible to be on the waiver list if all steps are completed.

2) Complete the onboarding steps as soon as possible.

Decision: When to Enroll

- If you have a J-1 or F-1 visa, you *may be eligible* for the waiver of student insurance fees IF you can start insurance on your hire date. The deadline is 7 days from your hire date.

Coverage Start Date	Deadline to Enroll
Hire Date <ul style="list-style-type: none">• Will pay a higher premium	7 days from hire date
First of the Month following Hire Date <ul style="list-style-type: none">• Will pay a higher premium	End of the month in which you are hired
First of the Month following 60 days from hire date <ul style="list-style-type: none">• When employer contribution starts	30 days from date of hire

Eligible Dependents

- Documentation for each dependent will be required – please gather ahead of time.

	Documents needed
Spouse	Most recent Federal Tax return showing married filing jointly
	OR Marriage license AND proof of current joint account (bank statement/ lease agreement)
Child	Birth certificate
Grandchild	Tax Return showing they are claimed as a dependent

Insurance Terms

Copay

Fixed dollar amount that you pay at the time of service – deductible does not apply

Deductible

Your out-of-pocket expense before the health plan begins paying.

Coinsurance

Amount you pay after you have met the annual deductible

Out-of-Pocket Maximum

The most you will pay each plan year.

It includes deductible, medical and pharmacy copays and coinsurance

Plan Year

Sept 1 – Aug 31.

Deductibles and out-of-pocket maximums start over on Sept. 1st.

Medical Options

Health Plans	Who is it for
A&M Care Plan	Full-time or part-time employees *Cost is higher for Grads
Grad Health Plan	This is the plan for Grad Students

Grad Health Plan Blue Cross/ Blue Shield

- If you live in the College Station area, going to the Student Health Center (Beutel) would be the best option.

	Cost: In-Network Provider	Cost: Out-of-Network Provider
Copays	\$35 office visit	40% coinsurance after \$35 copay
Deductible	\$500/person; \$1,200 maximum/family	\$700/person; \$2,400 maximum/family
Out-Of-Pocket Max	\$7900/person	\$12,700/person
In-hospital care	20% after deductible	40% after deductible
Emergency Room Emergency Room physician	20% after \$150 copay 20% after deductible	
Surgery	20% after deductible	40% after deductible
Preventative Care	No charge	Not covered



Prescriptions

Drug Type	In-network cost: Retail (30-day supply)
Generic	\$10 copay
Preferred brand-name	\$35
Non-preferred brand-name	\$60

Health Premium Rates

MONTHLY PREMIUM	BEFORE Employer Contribution	AFTER Employer Contribution
Employee Only	\$252.00	\$0.00
Employee + Spouse	\$504.00	\$0.00
Employee + Child(ren)	\$669.00	\$166.08
Employee + Family	\$913.00	\$317.96

Dental and Vision Premiums

	A&M Dental Delta PPO	DeltaCare HMO	Vision Plan
Employee Only	\$30.00	\$21.08	\$7.60
Employee + Spouse	\$60.00	\$37.48	\$16.12
Employee + Child(ren)	\$63.00	\$37.76	\$12.46
Employee + Family	\$96.00	\$58.66	\$22.22

Dental Options

A&M Dental – Delta PPO

- Larger list of providers
- 3 free cleanings per year
- Higher monthly premium
- Annual cap is \$1500
(\$1500 is the most the dental plan will pay out per year)

Delta HMO DeltaCare USA

- Initially you will be assigned to a dentist
- Lower monthly premium
- No annual cap
- Search for dentists first using link below.
- Restricted coverage area – may not have a dentist close to you

[Link to search for dentists](#)

Under “Find a Dentist”

PPO dentists will be under [Delta Premier](#) [HMO dentists will be under DeltaCare USA](#)

Comparison of Dental Plans

	A&M Dental PPO	DeltaCare HMO
	You Pay:	You Pay: *Must use HMO Provider – only available in certain states
Deductible	\$75/ person \$225/ family	\$0
Maximum Benefit	\$1500/ person	\$0
Preventative	\$0 (using in-network doctors)	\$0 / \$5 cleaning
Basic	20% after deductible	Pre-set fees
Major	50% after deductible	Pre-set fees
Orthodontic	50% after deductible	Preset fees

Superior Vision

	In-Network Cost	Out-of-Network
Exam w/Dilation as Necessary	\$10 Copay	Up to \$50
Frames	\$150 Allowance, 20% off balance over \$150	Up to \$90
Lenses	Standard Plastic: \$15 copay Standard Progressive: \$15 copay Premium Progressive: Usually \$35-\$60 copay Polycarbonate: Covered in Full Anti-Reflective: Covered in Full	\$50-\$100, depending on lens type
Lens Fit	Standard: \$0 copay and 2 follow-up visits Premium: \$0 copay, 10% off retail + \$40 allowance	Up to \$40
Contact Lenses	Conventional: \$150 allowance, 20% off balance Disposable: \$150 allowance, 10% off balance Medically necessary: Paid in full	\$150-\$210, depending on lens type
LASIK	15%-50% off retail or 5% off promotional price	N/A

Waiving Health Coverage

If you have other health coverage, you can waive the employee health coverage and use half of the employer contribution to pay for:

- Alternate basic life insurance
- Accidental death & dismemberment insurance
- Dental
- Vision
- Long Term Disability

Life Insurance

***Basic Life** - \$7500 – automatic and free when you enroll in a health plan.

Optional Life

You may enroll in Optional Life up to six times your annualized salary upon initial enrollment. Premiums are based on age and salary.

Dependent Life

Policies available for spouse and children.

Accidental Death & Dismemberment

Provides benefits in the event of an accidental injury that results in the death or dismemberment of a covered person. (employee or family option)

Long Term Disability

Type of coverage that provides income in the case of a disability
– 65% of salary

If you cannot work due to an illness or injury, benefits will be paid after 90 days of disability

Premium rates are based on your salary

Open Enrollment



As an employee, it's very important to remember that Open Enrollment is from July 1 – July 31.



At this time, you can make any changes to your current benefits and the effective date will be September 1st.



You will be sent an email notification when it starts. But you will be responsible for going into Workday on your own and completing the process by the deadline of July 31st.

Contact Information

Benefits Office

(979) 845-2423

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