

Student Health Insurance Plan for Full Time Graduate Assistants

Frequently Asked Questions:

Who is eligible for the UofM student health insurance benefit? Full-time Graduate Assistants are eligible to receive 100% coverage of the graduate student health insurance premium.

Full-time graduate assistants are defined as:

- Enrolled full-time (9 hrs. or late-stage doctoral students taking dissertation credits)
- With a 20 hr a week graduate assistantship contract (or multiple contracts that add up to 20 hrs a week)
- Receiving full tuition and fees covered for the courses required for your degree program.
- Receiving a stipend

If a student meets these eligibility requirements and has signed their contract, they will automatically be enrolled in the Wellfleet insurance each semester.

A one-time administrative fee of \$230 per plan year will be deducted from the graduate assistant's first paycheck when the student's coverage begins.

What if I have other health insurance? Full-time graduate assistants can waive the insurance coverage through the Wellfleet waiver process. Once you are in the system, you will go to <https://www.studentinsurance.com/Client/2268> and follow the prompt to "Enroll or Waive". Open Enrollment for the Fall 2025 period will begin July 24, 2025. The deadline to submit a waiver request for the Fall 2025 period will be September 5, 2025.

Where can I find detailed information about the plan and what it covers? You may visit <https://www.studentinsurance.com/Client/2268> for more information or to download a copy of the plan.

Have the benefits changed since the 2024-25 plan year? Yes. The most notable changes involve the in-network out-of-pocket (OOP) maximum and prescription drug benefits. Beginning in the 2025-26 plan year, the individual in-network OOP maximum will change from \$8,700 to \$9,200. Specialty medications and tier 2-3 prescription drugs will change from tiered copays to 30% coinsurance. Tier 1 medications will remain a \$25 monthly copay.

Students may visit <https://wellfleetrx.com/students/formularies/> for the most recent student formulary (not state or school specific) to determine which tier their medication(s) fall under. Those currently prescribed specialty or tier 2-3 medication(s) may want to check with their provider or pharmacist to discuss lower cost options or to identify prescription assistance programs.

Can I extend the Wellfleet Student Health insurance coverage after I graduate? No, Wellfleet does not offer COBRA continuation. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2026. Your end of coverage date under this plan may

constitute a Qualifying Life Event (QLE) for mid-term enrollment in another ACA plan. Please check with the other insurance company for details about enrollment after a QLE.

What if I am an international student and have been charged the international student insurance rate on my tiger express account? All international students are enrolled in the Wellfleet insurance plan once they have registered for classes and have the option to waive coverage if they meet waiver requirements. There is no need to enter a waiver if you are a Full-time graduate assistant. Once your contract is processed your status in the Wellfleet system will be switch from “international” to “supported GA”. Once that happens, charges on your tiger express account for the international insurance will be reversed. This process can take up to 5 business days. We do everything we can to make sure that all charges are reversed before USBS deadlines. However, late contracts can impact processing.

Can I purchase coverage for my spouse and children? Yes, students can enroll their dependents. If you purchase additional plans for spouse or dependents, you will do so directly with the Wellfleet Student Health Insurance Company when completing your enrollment through their web site <https://www.studentinsurance.com/Client/2268> and payments will not go through the University. Instructions for dependent/spouse enrollment will be made available within the student account once enrolled in the plan.

What are the coverage dates, costs, and deadlines for dependent enrollment?

Period	Coverage Dates	Premium	Enrollment Deadline
Fall	8/1/2025 - 12/31/2025	\$973	9/5/2025
Spring/Summer	1/1/2026 - 7/31/2026	\$1,347	1/30/2026
Summer	5/15/2026 - 7/31/2026	TBD	TBD

Open enrollment is typically a month before the coverage effective date. Be sure to complete your enrollment on or before the enrollment deadlines.

How will the dependent premium be collected? Dependent premium(s) will be paid directly to Wellfleet at the time of enrollment.

How do I get an insurance card? Once enrolled you may print a copy of your insurance card by logging into <https://www.studentinsurance.com/MyAccount/Account/Index/2268>. Please allow 24-48 hours to obtain a card after enrollment.

How do I know if my doctor is in the Wellfleet/Cigna PPO network? Visit <https://www.studentinsurance.com/Client/2268> and select “Find Health Professionals.”

Is pregnancy covered? Yes, pregnancy is covered under the same benefits as any other condition.

Is dental treatment included? A pediatric dental benefit is included in the policy to cover preventive dental care for insureds to the end of the month in which the Insured Person turns age 19 (see page 41 of the plan certificate for details). The policy does not cover routine or preventive dental care for insureds age 19 and above.

Are vision-related care and preventive vision services included? A pediatric vision care benefit

is included in the policy for insureds to the end of the month in which the Insured Person turns age 19 (see page 42 of the plan certificate for details). The policy does not cover routine or preventive vision care for insureds age 19 and above.

Am I covered during the summer? Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer until July 31. The Spring/Summer term extends through July 31st so students can maintain continuous coverage even when they are not enrolled in summer classes. The Fall term will begin August 1st.

Will the University of Memphis Health insurance plan impact a domestic student's ability to receive a marketplace subsidy or obtain an ACA plan through the marketplace? Student health insurance offered through a university is not considered employer insurance, and as such it will not affect a student's ability to receive a marketplace subsidy or their ability to obtain an ACA plan through the Marketplace.