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 be able to opt in to the Wellfleet insurance.

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.

Enrollment and Coverage

How do I enroll in the coverage? All Full-time Graduate assistants (domestic or international) who would like to receive employee-paid health insurance coverage through Wellfleet are required to complete an opt-in form every fall semester to maintain coverage. The deadline to submit the opt-in form is September 4.

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 automatically enrolled in the Wellfleet insurance plan once they register for classes. Students may waive coverage if they meet the waiver requirements.

Full-time graduate assistants who wish to receive the graduate assistant health insurance benefit must opt in to the plan. Once your opt-in request is processed, your status in the Wellfleet system will be changed from "International" to "Supported GA," and the international student insurance charges on your Tiger Express account will be reversed. Please allow up to five business days for processing.

We make every effort to ensure that all insurance-related charges are adjusted before University Business Services (UBS) payment deadlines. However, delays in contract processing or late contract submissions may affect the timing of these adjustments.

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 2025-26 plan year? Yes. To help keep the health plan sustainable and manage costs, the following updates are being made to the plan's cost-sharing structure. These changes are designed to help maintain a competitive and comprehensive benefits plan while supporting the long-term availability of the program.

Change Area	2026-27 Plan Year
In-Network Physician Office Visit Copay	$35 per visit
In-Network Prescription Drug Coinsurance (Tier 2, Tier 3, and Specialty Drugs)	Plan pays 60%
In-Network Out-of-Pocket Maximum	$10,600 individual / $21,600 family
Out-of-Network Deductible	$1,500 individual / $3,000 family
Out-of-Network Out-of-Pocket Maximum	No maximum
Out-of-Network Coinsurance	Plan pays 50%

Please review the current plan documents for complete benefit and coverage details.

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.

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 7/31/2027. 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.

Using the Insurance

Can I use the Wellfleet Student Health insurance coverage outside of Memphis? Yes. The coverage is nationwide.

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."

Benefits and Dependents

Can I purchase coverage for my spouse and children? Yes, students can enroll their dependents. Once you are enrolled in the plan, you may purchase coverage for dependents directly through the Wellfleet Insurance Company website https://www.studentinsurance.com/Client/2268. Dependent premiums will be paid directly to Wellfleet at the time of enrollment. These payments will not go through the University.

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

Period	Coverage Dates	Premium	Enrollment Deadline
Fall	8/1/2026 - 12/31/2026	$1,069	9/4/2026
Spring/Summer	1/1/2027 - 7/31/2027	$1,481	1/29/2027

Open enrollment for the fall term will begin July 10, 2026, and open enrollment for the spring term will begin November 18, 2026. Be sure to complete your enrollment on or before the enrollment deadlines.

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

Are dental and vision services included in the student health plan? The student health insurance plan includes pediatric dental and vision benefits for insureds through the end of the month in which they reach age 19. Pediatric dental coverage includes preventive dental care, and pediatric vision coverage includes preventive vision services (see the plan certificate for details). Routine or preventive dental and vision care are not covered for insureds age 19 and above.

Your Wellfleet Student health plan gives you access to purchase voluntary Dental and/or Vision plans through Ameritas. For more information and to enroll, visit https://myplan.ameritas.com/id/a11221c7. Please enter the zip code of your resident address during your college placement.

Marketplace Eligibility

Will the University of Memphis Health insurance plan impact a student's ability to receive a marketplace subsidy or obtain an ACA plan through the marketplace? No. 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.