STUDENT HEALTH INSURANCE

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE

Built for students, with student involvement student health insurance provides accessible and affordable coverage that protects you from unexpected healthcare costs. This covers all mandatory benefits of the Affordable Care Act!

The student health insurance at Tech offered by Blue Cross and Blue Shield of GA (StudentBlue) includes full medical, dental and vision coverage for you, with the option to enroll eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world. This is accepted at Stamps Health Services.

www.studentbluega.com





www.health.gatech.edu



www.studentbluega.com

Additional Questions:

Jennifer White, Insurance Coordinator

Stamps Health Services

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STAMPS HEALTH SERVICES



STUDENT HEALTH INSURANCE PLAN (S.H.I.P.)

WELCOME TO THE S.H.I.P

At Georgia Tech, having health insurance is not required for all students; however, certain students are subject to the Board of Regents insurance requirements. Other students may need health insurance if, for example, they are no longer on their parent's plan or the cost to cover dependents has become too expensive. Georgia Tech is proud to partner with Blue Cross and Blue Shield of Georgia (BCBS) to provide the Student Health Insurance Plan (S.H.I.P), also commonly referred to as StudentBlue.

The S.H.I.P. is not the mandatory health fee you may see on your tuition bill. The health fee is for services at Stamps Health Services only, not health insurance coverage through StudentBlue



HOW DO I KNOW IF I AM ELIGIBLE FOR THE S.H.I.P IN THE UPCOMING SCHOOL YEAR?

You may fall into one of four groups when it comes to SHIP eligibility. Your status may change from year to year so please read through the information below to make sure your status has not changed.

- 1. You are not eligible to purchase the SHIP if:
 - You are an online or distance learning student
 - Enrolled in less than four credit hours
 - You graduated from Georgia Tech and are no longer a student
 - You have stopped taking classes at Tech
- 2. You may be required by the Board of Regents (the governing body of the University System of Georgia) to purchase insurance. We call this being "mandatory".
- 3. You may not be required to purchase the insurance, but you may choose to purchase the insurance anyway. We call this being "voluntary".
- 4. You may be required to purchase the insurance (mandatory), but you already have outside insurance. In this case, you may submit a "waiver" to see if your insurance satisfies the waiver requirements.



HOW DO I KNOW IF I AM IN THE MANDATORY GROUP?

Mandatory students can be categorized into three groups.

1. If you are an undergraduate, graduate, or ESL student AND you are on an F1 or J1 visa, you are required to purchase health insurance.

- 2. If you are a graduate student with a full tuition waiver as part of your graduate assistantship award, you are required to purchase health insurance. Students that are in this category can be a GRA, GTA, Fellowship, Full Tuition Waiver, or Two Majors student.
- 3. If you are a graduate student in the CHBE and BMED programs and APPH major, you are required to purchase health insurance.

If you are in any of the groups above, the semester charge for the S.H.I.P. will appear on your tuition bill.



I AM IN ONE OF THE MANDATORY GROUPS BUT I ALREADY HAVE HEALTH INSURANCE. DO I HAVE TO PURCHASE THE S.H.I.P. IN ADDITION TO MY CURRENT HEALTH INSURANCE?

No, if you are mandatory and already have health insurance you are eligible to file for a waiver. Your current health insurance must meet the Georgia Board of Regents mandatory requirements. For more information please go to the StudentBlue website at www.studentbluega.com.



I'M NOT IN THE MANDATORY GROUP BUT I WOULD LIKE TO PURCHASE THE S.H.I.P.?

Yes, you may purchase voluntary plan. However, you must be taking four or more credit hours each semester at Georgia Tech in the upcoming school year and you must be an on campus student.



I AM A POSTDOC FELLOW, J1 SCHOLAR OR OPT PARTICIPANT AND I WOULD LIKE TO PURCHASE THE STUDENT HEALTH INSURANCE PLAN. WHAT DO I DO?

Postdoc fellows, J1 Scholars and OPT participants are eligible for the voluntary plan and must enroll with a paper application. These groups must contact StudentBlue directly for the application. For more information please go to the StudentBlue website at www.studentbluega.com.



CAN I ADD DEPENDENTS IN THE S.H.I.P. (MANDATORY OR VOLUNTARY)?

Dependents (spouse and/or child(ren) can be added during open enrollment. The student must enroll themselves and dependents for the academic policy year on the Student Blue website. All dependents pay by semester directly to StudentBlue. Student Blue will bill your dependent for the Spring/Summer coverage in late Fall. If the premium is not paid, then coverage will be terminated at the end of the fall semester.



WHERE DO I FIND A LISTING OF THE BENEFITS FOR S.H.I.P.

For more information please go to the StudentBlue website at www.studentbluega.com.



HOW DO I ENROLL?

All students who are in the mandatory group should enroll online in the SHIP to expedite the enrollment process. Voluntary students and all dependents must enroll online in the SHIP to receive coverage. For more information please go to the StudentBlue website at www. studentbluega.com. Each semester has two open enrollment periods. Tentative dates are shown below. Please be aware that if you miss the open enrollment périod, you will not be able to enroll until the next enrollment period.

Fall

(7/15-9/8)

Spring/Summer (12/15 -2/9)



WHAT ARE THE COVERAGE DATES AND COST FOR THE S.H.I.P.

Fall Spring/Summer

(8/1/2017-12/31/2017) (1/1/2018-7/31/2018)

Student Health Insurance Rates for 2017-2018 Academic Year*

Mandatory Voluntary Fall \$773 \$988 Spring/Summer \$1,083 \$1,384

*For spouse and child rates, please go to the StudentBlue website at www.studentbluega.com.