

Student Health Insurance Program (SHIP)

The University System of Georgia provides eligible students with access to a comprehensive and competitively priced [Student Health Insurance Plan \(SHIP\)](#).

Healthcare Options for Graduate Research Assistants

The University System of Georgia now offers a healthcare coverage option for graduate students employed as Graduate Research Assistants (GRAs). GRAs are eligible for this medical plan during any semester in which they are receiving compensation via payroll for duties associated with their GRA contract. This option would be in addition to existing options offered for all graduate students. GRAs are encouraged to carefully compare the differences in the student health plan and the new GRA health plan as there are difference in both the premiums, coverage tiers, and covered expenses vs. out-of-pocket costs. Additionally, please note the premium surcharge required for tobacco users.

Enrollment is required during the 30 day eligibility window, which begins at the start of the GRA employment contract. Consecutive GRA contracts do not open additional eligibility windows; however, coverage can be added during the course of GRA employment if elected within 30 days of an applicable family status change.

Resources

[Comparison of SHIP and GRA Health Plan](#)

[University System of Georgia Student Insurance Options](#)

[Student Healthcare Resources](#)

[Student Health Insurance Information from the CSU Office of Student Accounts](#)

[Waiver Process](#)

Frequently Asked Questions

As a GRA, am I required to take the employee healthcare option over the student healthcare option?

No, GRAs are encouraged to carefully compare the benefits between the student plan and the GRA plan in order to choose the plan that is best form them. The premium is lower for the GRA plan; however, there are significant differences in the coverage levels at the point of service.

When will GRA medical coverage begin if I decide to enroll?

During your initial eligibility period, GRA medical coverage will begin the first of the month following the date you elect coverage. GRA medical coverage elected during the annual open enrollment period will be effective retroactively to January 1 of that year.

How do deductibles work?

A deductible is the amount of money that the covered member must pay out of pocket for medical services before the plan will pay any benefits to the provider on behalf of the member. For more information, visit the University System of Georgia GRA Medical webpage.

Will GRA medical coverage extend beyond my contract period as a GRA?

Medical coverage associated with employment ends on the last day of the month when employment in an eligible position ends. (Fall - August to December; Spring - January to May; Summer - June to July)

Can I continue coverage beyond my GRA contract period?

Yes, under COBRA coverage is available but the cost increases to the full premium rate, including both employee and employer premium costs. COBRA coverage can be continued for up to 18 months as long as premiums are remitted in a timely manner.

Does this plan meet federal guidelines for international students holding F1 or J1 visas?

No.

Is healthcare coverage available to my spouse under the GRA plan?

No. Only you and your dependent children qualify for coverage.

What is an applicable family status change?

If coverage was not elected during the initial eligibility period due to having other coverage, it could be elected if documentation of the lost coverage is provided to HR within 30 days of losing the coverage.

For questions regarding the Mandatory Student Health Insurance plan, please [contact the Office of Student Accounts](#).