

Student Health Insurance Plan for GAs, GRAs, and GTAs

Frequently Asked Questions

- 1. Who is eligible for automatic Student Health Insurance Plan (SHIP) enrollment?**

Full-time Graduate Assistants, Graduate Teaching Assistants, and Graduate Research Assistants who meet the requirements for employment and enrollment are automatically enrolled. Eligible students must have either one full-time assistantship (0.50 FTE, 20 hours per week) or two half-time assistantships (each at least 0.25 FTE, 10 hours per week) and be enrolled full-time in both Fall and Spring semesters.
- 2. Do I need to complete an opt-in form for health insurance?**

Starting Spring 2025, there is no opt-in form. All eligible graduate assistants will be automatically enrolled in the Student Health Insurance Plan.
- 3. What if I already have alternate health insurance coverage?**

If you have alternate coverage and do not wish to be enrolled in SHIP, you must complete an opt-out form starting for the Spring 2025 semester. When approved, you will not have an Auto Enroll Insurance charge on your FAU account.
- 4. When will the insurance waiver be applied to my FAU account?**

The Graduate College will post the insurance waiver to the student's FAU account two weeks after each semester's add/drop date.
- 5. How do I opt out of the Student Health Insurance Plan (SHIP)?**

Complete the opt-out form on the [Insurance for Students](#) website to decline automatic enrollment in the Student Health Insurance Plan (SHIP). Once reviewed, you will receive confirmation of your opt-out request.
- 6. Is there a deadline to opt out?**

Yes, there is a deadline to opt out of the Student Health Insurance Plan (SHIP) each semester. To avoid automatic enrollment and associated fees, submit your completed opt-out form and proof of alternate insurance by the specified deadline each semester.
- 7. What is the amount covered by the SHIP waiver?**

The student portion for eligible graduate assistants is \$307.50 for the Spring 2025 semester. The SHIP waiver covers 85% of the Student Health Insurance Plan (SHIP) premium for eligible graduate assistants. The remaining 15% of the premium is the student's responsibility and will be charged to their FAU account each semester.
- 8. What happens if I do not submit an opt-out request by the deadline?**

If you do not submit an opt-out request by the deadline, you will be automatically enrolled in the Student Health Insurance Plan (SHIP). The associated premium costs will be billed to your FAU account, and you will be responsible for paying the student portion of the insurance premium by the university's tuition and fees deadline.
- 9. What is the coverage period for the insurance plan?**

Each semester has its own designated coverage period. All eligible graduate assistants will be automatically enrolled each semester, with charges for the coverage applied to your FAU

account. For Spring 2025, the semester coverage period is from January 1, 2025, to May 7, 2025.

10. What happens if I become ineligible for the coverage?

If you become ineligible for coverage, you will lose your health insurance benefits. This could happen if you drop below the required assistantship hours or fail to maintain full-time enrollment. Once ineligible, you must find alternative coverage, as there will be no refund for premiums already paid.

11. How will I obtain my insurance card?

Your insurance card will be delivered one time during the first semester you are eligible and enrolled. In following semesters, all information will be updated electronically, and you will not receive a new insurance card.

12. When will the insurance waiver be applied?

The Graduate College will apply the insurance waiver to the student's FAU account two weeks after the add/drop date each semester for all students enrolled in the SHIP.

13. Who can I contact for questions?

For questions about insurance waiver qualification and posting to your FAU account, contact the Graduate College at: (561) 297-2428 or gabenefits@fau.edu. For questions regarding **insurance enrollment, coverage**, or for **website and technical support**, please reach out to: (561) 300-5677 or [Insurance for Students Contact Us](#).