To: All Departments/Graduate Assistants

From: Dr. Susan A. Siltanen, University Director, Graduate Studies Office
Antoinette Butler, Administrative Asst. for Budgets, Graduate Studies Office

Re: 2009-2010 Health Insurance FAQs for Graduate Assistants

Date: February 10, 2009

DEPARTMENTS: If you award an assistantship after the insurance waiver deadline and your graduate assistant(s) do not want the insurance, you will need to inform them to come by the Graduate Studies office to waive the insurance, or you can attach the waiver form and proof of insurance with the graduate assistant appointment form. If we do not receive notification within 24 hours of receiving the graduate assistant appointment form, your graduate assistant(s) will be enrolled in the health insurance.

How can I waive the insurance?
You can pick up a waiver form from the Graduate Studies office or you can download from www.usm.edu/graduatestudies. Remember the form is due by the deadline. No exceptions!

I have been charged for the insurance, but I didn’t sign up for it. Can you please explain?
ALL graduate assistants are automatically enrolled in the health insurance unless the student shows proof of insurance and sign a waiver form. Waiver forms can be picked in Graduate Studies office Room 205D or you can download the form from www.usm.edu/graduatestudies.

I waived the insurance last year but now I am being charged this year. Can you please explain?
Graduate Assistants are required to waive the insurance each year. The waiver is only good for one year (fall, spring & summer).

I waived the insurance in the fall but I need to pick it up for the spring. What is the procedure?
You will need to contact Antoinette Butler in Graduate Studies before the deadline in order to pick the insurance for the spring.
I was recently dropped from my parents insurance in April and I need to pick up the insurance. What is the procedure?

If you know by the beginning of the semester that you will be dropped, you can pick up the insurance by the deadline. Because we do have situations like this, you will be responsible for the entire semester regardless when you pick up the insurance. We will also require you to bring in proof that you were recently terminated from your previous insurance provider.

I was awarded an assistantship after the deadline for the insurance. The department did not notify me about the insurance. How can I be removed from the insurance?

Your department will need to send a memo addressed to Dr. Siltanen indicating that you were never informed of the insurance. Dr. Siltanen will have the final approval.

The department informed me that they would cover my insurance, but I see on my paystub where I am still being charged. Can you explain?

The department adds the amount of health insurance into your stipend to cover the insurance that is payroll deducted each month.

How long does it take to receive the card after enrollment?

It usually takes 2 to 3 weeks after enrollment to receive the cards in Graduate Studies. Once we receive the cards, they will be sent to the department that you have your assistantship with.

It has been over a month and I still have not received my card. Who do I need to contact?

You will need to contact Trawick International (1-888-301-9289). If your card did not come to the Graduate Studies Office, there is a chance your card was mailed directly to your mailing address. If the card is lost, they can issue you a replacement card.

I noticed the insurance company denied my claim. Who will I need to contact?

You will need to contact Trawick International (1-888-301-9289). Trawick International is responsible for handling claims that were denied by Aetna. Trawick International will help to get your situation with the insurance resolved in a timely manner.

I would like to add my spouse/children to my insurance. What is the procedure?

You can pick up a form from Graduate Studies or you can download the form from www.usm.edu/graduatestudies. Once you complete the form, you will need to send the form to Trawick International. The details of payments are also enclosed on the form.

I want to pick up the insurance for the summer only. What is the procedure?

You cannot pick up the insurance for the summer only. We divide the insurance payments over the fall and spring semester to cover the summer.

I just recently moved to a new house and I need to change my address. What is the procedure?
You will need to update your information on your SOAR account for the university, and then you will need to contact Trawick International (1-888-301-9289) with your new address. They will need to update their system as well.

**I was charged twice this month for the insurance. Could this be an error?**
Usually when you are charged twice in one month for the insurance it’s because they didn’t charge you the previous month. If you feel this is an error, you will need to contact Mary McSwain (266-5032) in the controller’s office.

**Where can I find out more information about my policy?**
We will provide each department with a copy of the policy. You can also go to:
Trawick International (1-888-301-9289) is available by phone if you have question regarding the policy.

**I would like to continue to see my current physician. Who will I need to speak with make sure my insurance will cover my visits?**
You will need to go to the USM Clinic first and talk with Connie Morgan about a referral. You will need the referral in order for the insurance to cover the visit.

**I have been back and forth with the insurance company and I still do not have anything resolved. Who do I need to contact?**
You will need to come by the Graduate Studies Office and speak with Dr. Siltanen and Antoinette Butler about the situation. They will work with you until the situation is resolved.

**I know I am supposed to have the insurance but it is not being payroll deducted. Who do I need to contact?**
You will need to contact Antoinette Butler in Graduate Studies so that she can verify that you are enrolled. Antoinette will then contact payroll to make sure they have you set up to be payroll deducted.

**Do I need to check my paystub each month to see if I was charged (or not charged) for the insurance?**
We encourage graduate assistants to check your paystub each month (biweekly-each pay period) to make sure you pay is correct and to make sure that you are being deducted for the insurance if you are enrolled. You are only supposed to be charged once a month. Biweekly will be charged on the second paycheck on the month.

**If I have more questions who will I need to contact?**
Dr. Susan A. Siltanen/Diane Miller/266-4733 – Enrollment/Waiver for Insurance
Connie Morgan/Kayla Fortenberry/ 266-5390 – question regarding the USM Clinic/Pharmacy, & Referrals
Trawick International/ 1-888-301-9289 – questions regarding claims and lost insurance cards.