



## Pinkie Gordon Lane Graduate School

### Student Health Insurance Plan (SHIP) May 31, 2024

### Graduate Assistants (GAs) – Domestic and International

To improve the student quality of life, increase competitiveness of its graduate programs, support its undergraduate teaching mission, and enhance its mission to produce top-tier scholarship, LSU has partnered with UnitedHealthcare to provide an affordable health insurance plan for GAs (see table below) in which LSU will cover 75% of the total premium cost. The health insurance plan is a student plan and does not provide any coverage for family members, and any options to enroll family members will have to be discussed outside of the LSU student health insurance plan.

All Fall 2024 GAs (domestic and international) who meet the eligibility criteria listed below, will automatically be enrolled and assessed the premium (by term) for the student health insurance plan. The GA will also receive a credit on their student account for 75% of the premium that will be covered by LSU. The GA will be responsible for the remaining 25%. The amounts will appear on the student’s fee bill for that term.

| Premiums             | Dates of Coverage     | Waiver Deadline | LSU Portion | Student Portion | Total       |
|----------------------|-----------------------|-----------------|-------------|-----------------|-------------|
| <b>Annual</b>        | 08/14/2024-08/13/2025 |                 | \$ 2,162.25 | \$ 720.75       | \$ 2,883.00 |
| <b>Fall</b>          | 08/14/2024-01/05/2025 | 9/13/2024       | \$ 856.50   | \$ 285.50       | \$ 1,145.00 |
| <b>Spring/Summer</b> | 01/06/2025-08/13/2025 | 1/31/2025       | \$ 1,305.75 | \$ 435.25       | \$ 1,738.00 |
| <b>Spring Only</b>   | 01/06/2025-05/21/2025 | 1/31/2025       | \$ 868.50   | \$ 289.50       | \$ 1,075.00 |
| <b>Summer Only</b>   | 05/22/2025-08/13/2025 | 5/30/2025       | \$ 437.25   | \$ 145.75       | \$ 663.00   |

#### Eligibility Criteria

- Enrolled full-time as a graduate student
- Appointed as a Graduate Assistant in Workday at 50% effort

#### Coverage Starting in Fall 2024

**To ensure student health insurance for Fall 2024, departmental administrators must ensure that Fall 2024 GAs are accurately appointed and approved by all required departmental signatories in Workday by June 21, 2024. Approval processes may differ by department, but in each case, GAs must be ready for Graduate School review by June 22, 2024.**

- It is understood that some international GAs may not have arrived on campus and be eligible for appointment by June 21, and departments should maintain and provide the Graduate School with a list of projected GAs in this category, with the time allocation and salary.
- There also may be some other projected GAs not ready to be appointed by June 21, and they should also be added to the above list and sent to the Graduate School [graddeanoffice@lsu.edu](mailto:graddeanoffice@lsu.edu).



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### Coverage for Spring and Summer 2025:

- New GAs for Spring 2024 can be added on a rolling basis, and waiver deadlines will be determined on a case-by-case basis.
- Continuing GAs in the Spring will be automatically enrolled in and assessed the Spring/Summer premium.
- GAs will get the Spring only rate if they are graduating and have diploma fees posted to their account for Spring. Bursar Operations will automatically make this conversion. However, contact Bursar Operations at [bursar@lsu.edu](mailto:bursar@lsu.edu) by the 14<sup>th</sup> class day if you are graduating and see the Spring/Summer premium.

\* Graduating GAs are covered under SHIP until the end of the paid policy period (term).

### Option to waive the LSU insurance plan:

- Students who have an alternate health insurance policy and do not wish to enroll in the LSU student health insurance plan, **must** request a waiver by submitting their insurance information using the following link: [www.gallagherstudent.com/lsu-batonrouge](http://www.gallagherstudent.com/lsu-batonrouge).
- Waiver requests will be reviewed and must be submitted by **September 13, 2024**, for Fall, **January 31, 2025**, for Spring/Summer and **May 30, 2025**, for Summer.
- Waiver requests must be submitted each term (Fall, Spring & Summer).
- If a waiver is approved, the student health insurance premium and LSU share will be removed from the student account.
- Students granted a waiver will not be responsible for purchasing the student insurance plan, and LSU will not be obligated to cover any costs associated with the GA's health insurance.
- If a waiver is not filed by 09/13/2024 for Fall 2024, or for the appropriate deadline for Spring/Summer or Summer the GA will remain enrolled in the student health insurance plan and will be responsible for 25% of the premium. **A waiver will not be considered after the determined date.**
- The student health insurance plan is non-refundable and cannot be prorated or end early.

Questions can be sent to the Graduate School [graddeanoffice@lsu.edu](mailto:graddeanoffice@lsu.edu).

<sup>1</sup> Regarding GAs on unrestricted funds, the Graduate Stipends Increase Initiation Plan from December 2022, stated "it is not intended that health insurance costs will come out of the minimum stipend, though this may be the case until a better option is developed." The guidance in this memo supersedes that statement.