

Graduate Assistant Benefits at a Glance

60-Day Waiting Period:

All new Texas A&M University System (TAMUS) employees have a **60-day waiting period to receive employer contribution** toward the cost of their insurance premiums. You may begin your TAMU insurance coverage on your hire date, but you will pay the full cost for your insurance plan(s) until the first day of the month after 60 days of employment.

Insurance Enrollment:

You must enroll in or waive insurance coverage through Workday within 31 days of your hire date. Failure to enroll in or waive insurance coverage will result in automatic placement in a default health plan on your employer contribution eligibility date.

Insurance Options:

Medical (BlueCross BlueShield of TX)

- A&M Care Plan (Employee only \$440.00/mo)
- Graduate Health Plan (Graduate Assistants and Fellows only) (Employee only \$0/mo)

Dental (Delta Dental)

- **A&M Dental PPO (Employee only \$30.00/mo)**
 - Large networks of dentists
 - No primary dentist required
 - Exams/procedures paid on a percentage basis
 - 3 cleanings covered in full each plan year
- **DeltaCare USA HMO (Employee only \$21.08/mo)**
 - Primary dentist required
 - Fixed copayments for covered exams/procedures
 - Limited provider availability in some areas
 - 2 cleanings per year for a small copay

Vision (Superior Vision) (Employee only \$7.60/mo)

- Includes benefits for eye exams, frames, lenses, and contact lenses

Flexible Spending Accounts (Navia)

- **Healthcare Spending Account**
 - Pretax money to use toward medical expenses for you and your family
 - \$240-\$2,850/year
- **Daycare Spending Account**
 - Pretax money to use toward daycare expenses
 - \$480-\$5,000/year (\$5,000 max per household)
- "Use it or lose it" accounts

Life Insurance (The Hartford)

- **Basic Life (BL):** \$7,500 life/\$5,000 AD&D
Automatically enrolled with TAMUS health plan enrollment*
- **Alternate Basic Life (ABL):** \$50,000
Eligible if not enrolled in TAMUS health plan*
- **Optional Life (OL):** ½, 1, 2, 3, 4, 5, or 6 times salary (or \$1M max)

* BL & ABL are employer-paid after your 60-day waiting period.

Accidental Death & Dismemberment (The Hartford)

- If annual pay is \$25,000 or less, up to \$250,000 in coverage
- If annual pay over \$25,000, up to 10 times salary (\$800,000 max)

Dependent Life insurance (The Hartford)

- **Plan A:** Dependents eligible if enrolled in Optional Life
 - *Spouse:* \$25K increments not to exceed OL amount or \$200K; *Child:* \$10K
- **Plan B:** \$5,000 policy for spouse and/or child(ren)
- **Plan C:** Dependents eligible if enrolled in ABL
 - *Spouse:* \$25,000; *Child:* \$5,000

Long-Term Disability (Cigna)

- Receive up to 65% of your base salary if disabled more than 90 days (max of \$8,000/month)

Questions?

Contact your benefits representative, Chris Burns at engrbenefits@tamu.edu or 979-458-8406

Insurance Carrier Information

Carrier	Phone	Group ID	Website
Blue Cross Blue Shield of TX (A&M Care & J Plans)	(866) 295-1212	39993	www.bcbstx.com/tamus
Express Scripts	(866) 544-6970	TAMUSRX	www.express-scripts.com
Delta Dental	PPO: (800) 336-8264 HMO: (800) 422-4234	PPO: 4170 HMO: 05788	www.deltadentalins.com/tamus
Navia	(800) 669-3539	Employer Code: A&M	www.naviabenefits.com
The Hartford	(800) 523-2233	Basic: 681794 Optional: 681835 AD&D:ADD-509128	www.thehartford.com
Cigna	(800) 362-4462	VDT 980055	
Academic Health Plans (Grad Health Plan Only)	(877) 624-7911	117565	https://tamus.myahpcare.com
ComPsych	1-866-306-0105	TAMUS	www.guidanceresources.com