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 **45 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 $330.18/mo)
- Graduate Health Plan (Graduate Assistants and Fellows only) (Employee only $48.50/mo)

**Dental (Delta Dental)**
- A&M Dental PPO (Employee only $29.41/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 $21.07/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/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-$2,700/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 (Securian)**
- **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):** \( \frac{1}{2}, 1, 2, 3, 4, 5, \) or 6 times salary (or $1M max)
  - BL & ABL are employer-paid after your 60-day waiting period.

**Accidental Death & Dismemberment (Securian)**
- 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 (Securian)**
- **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 each dependent
- **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, Stacey Havel, at engrbenefits@tamu.edu or 979-458-8406

Office Hours: Tuesday/Friday 8:30-11:30 am | ZACH 531
## Insurance Carrier Information

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Phone</th>
<th>Group ID</th>
<th>Website</th>
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<tbody>
<tr>
<td>Blue Cross Blue Shield of TX (A&amp;M Care &amp; J Plans)</td>
<td>(866) 295-1212</td>
<td>39993</td>
<td><a href="http://www.bcbstx.com/tamus">www.bcbstx.com/tamus</a></td>
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<tr>
<td>Express Scripts</td>
<td>(866) 544-6970</td>
<td>TAMUSRX</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
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<tr>
<td>Delta Dental</td>
<td>PPO: (800) 336-8264 HMO: (800) 422-4234</td>
<td>PPO: 4170 HMO: 05788</td>
<td><a href="http://www.deltadentalins.com/tamus">www.deltadentalins.com/tamus</a></td>
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<tr>
<td>Navia</td>
<td>(800) 669-3539</td>
<td>Employer Code: A&amp;M</td>
<td><a href="http://www.naviabenefits.com">www.naviabenefits.com</a></td>
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<tr>
<td>Securian</td>
<td>(877)-443-5854</td>
<td>Basic: 33769 Optional: 33777 AD&amp;D: 33770</td>
<td><a href="http://www.lifebenefits.com">www.lifebenefits.com</a></td>
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<tr>
<td>Cigna</td>
<td>(800) 362-4462</td>
<td>VDT 980055</td>
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<tr>
<td>Academic Health Plans (Grad Health Plan Only)</td>
<td>(877) 624-7911</td>
<td>117565</td>
<td><a href="https://tamus.myahpcare.com">https://tamus.myahpcare.com</a></td>
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<tr>
<td>ComPsych</td>
<td>1-866-306-0105</td>
<td>TAMUS</td>
<td><a href="http://www.guidanceresources.com">www.guidanceresources.com</a></td>
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