System Student Health Insurance Plan (SSHIP) Information Handout

The Texas A&M System requires all F-1 and J-1 international students to be covered by the SSHIP unless they meet one of the A&M System allowed exceptions. To review the A&M System policy go to Student Health Insurance. For information about the waiver criteria go to Waiver Criteria.

Health Insurance Information

- **What is the System Student Health Insurance Plan (SSHIP)?** Coverage for the SSHIP is underwritten by Blue Cross Blue Shield of Texas (BCBSTX). The SSHIP is the plan that all F-1 and J-1 international students are enrolled in each semester. For more information go to A&M System Student Insurance.

- **Is there a difference between the SSHIP and the Grad Plan for graduate assistants?** Yes. The SSHIP enrollment process is managed by the Office of International Education and all F-1 and J-1 students are automatically enrolled in the SSHIP. Students with full-time graduate assistantships (GA) may enroll in the Grad Plan at the Texas A&M University Human Resources. OIE does not manage the Grad Plan and students will need to contact the HR office with any questions. Students with a full-time GA are not automatically enrolled in the Grad Plan and there is generally a waiting period before their Grad Plan coverage begins. Once a student’s Grad Plan insurance becomes effective they will be eligible for a waiver from the mandatory enrollment in the SSHIP. For more information, please go to Graduate Student Employees.

- **Who is Academic Health Plans (AHP)?** Academic Health Plans is the health insurance account manager for the Grad Plan and the SSHIP for the A&M System. AHP also processes all waiver requests for international students. Students may contact AHP by going to Contact Us.

- **How can I find out more information about the SSHIP?** For more information about coverage and benefits go to TAMU-CC Benefits.
ENROLLMENT INFORMATION:

- **How am I enrolled in the SSHIP?** OIE will begin submitting enrollment reports to Academic Health Plans (AHP) before the start of each semester. These reports are submitted on a weekly basis and will only include currently enrolled students who have been charged for the SSHIP. It will take AHP and Blue Cross Blue Shield of Texas at least 3 business days to upload a student’s information into their system.

- **How long will it take for me to be enrolled in the SSHIP?** As mentioned in the previous question OIE will begin submitting enrollment reports generally before the start of the semester. Only currently enrolled students who have been charged for the SSHIP will be included on this report. While a student’s information may not currently show in Academic Health Plans (AHP) or Blue Cross Blue Shield of Texas’ (BCBSTX) system a student is covered under the SSHIP as long as they meet the A&M System requirements for enrollment. For medical emergency situations please see the following questions.

- **I have contacted Academic Health Plans (AHP) or Blue Cross Blue Shield of Texas, they are saying my coverage is not valid, and I have a medical emergency. What do I need to do?** At the beginning of each fall and spring the OIE submits enrollment reports on a weekly basis before the beginning of the semester. Only currently enrolled students will be included on these reports. If you have a medical emergency, you may contact OIE at 361-825-3346 or email international@tamucc.edu and we can request an emergency enrollment. Please note this process is *ONLY* for medical emergency situations and additional medical documentation may be required.

INSURANCE CARD AND FINDING A PROVIDER:

- **Where is my insurance card sent once I have been enrolled?** OIE will receive all insurance cards for new students. If you need a replacement card, students will need to contact AHP.

- **Where can I update my mailing address with Academic Health Plans?** Students can go to AHP Update Information to update their address, phone number, or email. Students may also update their information with the insurance provider (Blue Cross Blue Shield of Texas or BCBSTX) by going to BCBSTX Account Information.

- **How do I find a medical provider?** Students may find a list of medical providers that are part of the Blue Cross Blue Shield of Texas network at Find a Medical Provider. To find a pharmacy that is part of the BCBSTX network go to MyPrime.

- **Does the SSHIP include dental coverage?** The SSHIP does not include basic dental coverage. Students do have the option to enroll in a separate plan offered through Academic Health Plans and Delta Dental.

- **Does the SSHIP include any benefits if I am traveling outside Texas or outside the U.S.?** For more information about travel related benefits go to Academic Emergency Services.
- **Does the SSHIP include prescription medicine benefits?** Yes. For information go to [Pharmacy Benefit](#).

- **What other benefits am I eligible for through the SSHIP?** For a list of all benefits through the SSHIP go to [BCBSTX Valuable Benefits](#).

**WAIVER INFORMATION:**

- **Who is eligible for a waiver from mandatory enrollment in the SSHIP?** The A&M System has provided five situations that would allow a student to be waived from mandatory enrollment in the SSHIP. For more information go to [Waiver Process](#).

- **Am I eligible for a waiver if I already have health insurance?** Only students who meet one of the five allowed waiver exceptions are eligible for a waiver from mandatory enrollment in the SSHIP. Students with alternate health insurance coverage are not automatically allowed to be waived from the SSHIP.

- **How do I submit a waiver?** To submit a waiver you will need to go to [TAMU-CC AHP](#) webpage and follow the instructions for submitting a waiver. A video tutorial is available at [Waiver Training](#). Please note the waiver deadline and waiver requests received after the deadline will not be processed. No exceptions! [It is your responsibility to submit a waiver within the waiver timeframe and monitor your waiver request until approved](#). All waivers are processed by the SSHIP account manager, [Academic Health Plans (AHP)](#). The OIE does not review any waiver requests for approval.

- **How often do I submit a waiver?** Students must submit a waiver every fall and spring semester. Waiver requests that are not submitted by the posted waiver deadline will not be considered. No exceptions! **Students enrolled in Grad Plan insurance do not submit waivers.**

- **I have been awarded a graduate assistantship (GA) and signed up for the Grad Plan insurance. Am I eligible for a waiver from the SSHIP once I have been awarded a GA position and have enrolled in the Grad Plan?** Students are not automatically waived from the SSHIP enrollment requirement simply because they have a GA position or have enrolled in the Grad Plan. **Once a student has enrolled in the Grad Plan there is generally a “waiting period” before the Grad Plan coverage takes effect. During this time students are still required to be enrolled in the SSHIP and pay the premium for the SSHIP.** After the Grad Plan coverage begins the student will be covered through the Grad Plan insurance. For example, a student is awarded a GA position for the fall semester and the student enrolls in the Grad Plan through the HR office. The student’s Grad Plan insurance does not take effect until October 1. This student would still be required to be enrolled in the SSHIP and pay the full premium. A refund will be issued after the coverage period and the refund process is explained below.

- **If I have coverage through the Grad Plan (as a GA) do I still need to submit a waiver?** No. Students with Grad Plan insurance DO NOT submit waivers.
• **How do I remove the SSHIP insurance charge if I am not an F-1 or J-1 visa student?**
If you are not an F-1 or J-1 visa student, please email international@tamucc.edu immediately to verify your status. Also provide any copies of your documents (I-94, visa, green card) or receipt/approval notices. *Please note that corrections of your visa status must be received by the waiver deadline or we will not be able to remove the SSHIP insurance charge.*

• **My waiver has been approved but the SSHIP is still on my account. What do I do?**
OIE will receive regular updates from AHP for approved waivers and once notified by AHP we will remove charges within 10 business days. Please note AHP processes waiver requests within 7 business days. AHP and OIE will process waiver requests *that are submitted by the deadline* from one to two weeks after the waiver deadline. OIE and AHP will not consider any waiver requests after the waiver deadline.

**SSHIP Charges and Payment Information:**

• **How is the SSHIP charge added to my account?** The SSHIP charge is automatically applied once student registers for courses AND their tuition and fee charges are added to their account. It may take the system a few days to update so please be patient. Please note the SSHIP charge is a separate charge from your tuition and fees.

• **What if the SSHIP charge has not been added to my account by the beginning of the semester?** If you have registered for courses and all other tuition and fee charges show up on your account then you will need to contact OIE at 361-825-3346 or email international@tamucc.edu. Please note that failure to be charged for the SSHIP does not exclude a student from the mandatory enrollment requirement and the charge will be added to your account.

• **I am on the Grad Plan and have been approved for the waiver. When will I be refunded if I have paid my tuition and fees for the semester?** OIE will receive regular updates from AHP for approved GA waivers and once notified of the student’s approval by AHP we will remove charges within 10 business days. Students will be refunded the full amount to their TAMU-CC student account.

• **How do I pay for the SSHIP charge?** The SSHIP charge is placed on a student’s account within a few business days of course registration or when tuition and fees are applied to a registered student’s account. Students will need to pay the SSHIP charge in full by the 12th day of class (4th day of class for new summer students).

• **If I transfer to another university, am I eligible for a refund?** No, students that transfer to another university are not eligible for a refund.

• **I will graduate at the end of the spring semester and will return home, am I eligible for a refund?** Please contact OIE at 361-825-3346 or international@tamucc.edu for more information regarding your departure after graduation.

**Enrollment Information:**
When will I be enrolled in the SSCHIP? OIE will begin submitting enrollment reports to Academic Health Plans (AHP) generally about four weeks before the start of the semester. After the initial report we will submit reports once a week up until the second week of the semester. These reports will include all enrolled F-1 and J-1 visa international students. It may take Academic Health Plans and Blue Cross Blue Shield of Texas an average of 3-8 business days to update their records with the enrollment information.
I have a medical emergency and need my proof of coverage, but my enrollment information has not been updated with AHP and BCBSTX. Students with a medical emergency and need proof of coverage may email international@tamucc.edu. OIE can contact AHP to request coverage information. This process is only for students with a medical emergency and additional documentation may be required.

- **What are the general coverage dates for the SSHIP?** SSHIP coverage dates are January 1 until August 31 and September 1 until December 1. Summer is included for all current students.

- **How does the SSHIP enrollment process work for new students for the fall semester?** Students who begin studying at Texas A&M University- Corpus Christi for the fall semester (fall is the student’s first semester at TAMU-CC) will have early enrollment with coverage from August 1 through December 31. New students for the fall semester will also have a different insurance premium cost.

- **How does the SSHIP enrollment process work for new students for the summer semester?** New F-1 and J-1 international students beginning in the summer will be enrolled in the SSHIP with general coverage dates from May 17 until August 31. Students will be charged a pro-rated amount for the summer semester.