# Student Health Insurance Guide

New Graduate Assistants, Graduate Fellows, and Graduate Trainees

This Student Health Insurance Plan (SHIP) guide is intended for newly appointed Graduate Assistant, Graduate Fellow, and Graduate Trainee individuals.

If you wish to enroll in individual coverage (e.g., if you only need medical, vision and dental insurance for yourself and you have no dependents), **you do not need to take any further action.** You will be automatically enrolled in the Student Health Insurance Plan.

## Navigating to Workday

On the date your appointment begins, you will receive an email notification indicating that you have an *Elect Student Health Insurance* task in Workday. At this time, you may elect or waive the health plans based on your individual needs. **If you do nothing, you will automatically be enrolled in single coverage for the medical, dental, and vision plans.**

SHIP benefits are managed via Workday. To access Workday:
1. Visit WorkLion (worklion.psu.edu) and log in.
2. On the WorkLion portal landing page, click the **Workday** link in the left navigation menu.

## Changing Your Benefit Elections

1. The *Elect Student Health Insurance* task will be awaiting your action in Workday. You may see this task on the Workday homepage (Awaiting Your Action) card, or, if you have more than three outstanding tasks, you may need to navigate to **My Tasks** in the top right corner of the homepage.
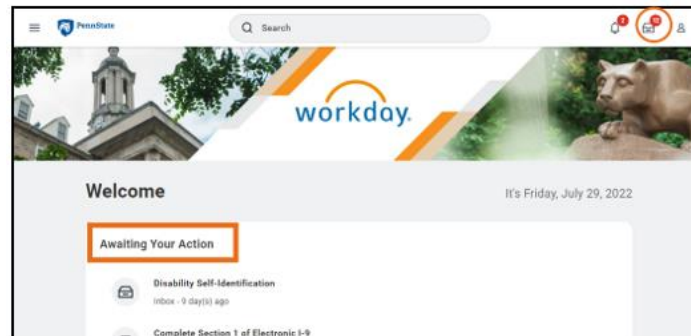


2. Select the task titled **Elect Student Health Insurance: Your Name**. Then click the **Let's Get Started** button to make your benefit elections.

To waive coverage, continue to the *How to Waive SHIP Coverage* section. To enroll dependents, skip to the *How to Enroll Dependents* section.
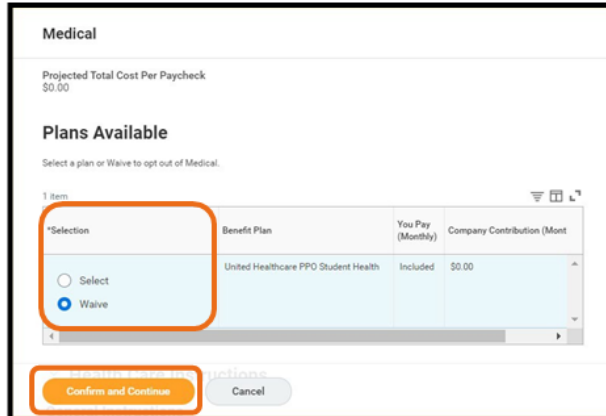
## How to Waive SHIP Coverage

If you wish to waive enrollment in the Student Health Insurance Plan, please follow the steps below. Please be aware that there are certain health insurance requirements for international students.

1. Each benefit card on the Graduate Assistant, Fellow, Trainee Open Enrollment screen will have a Manage, Enroll, or View option on it. Click **Manage** or **Enroll** for any benefit that you wish to modify.
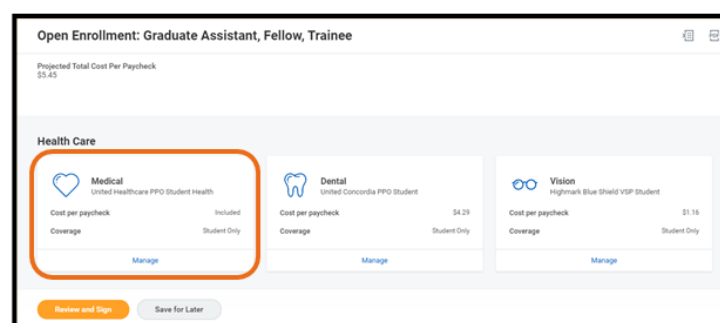
2.  To waive coverage, select **Waive** in the Selection column of the benefit table.  Then, click **Confirm and Continue.**
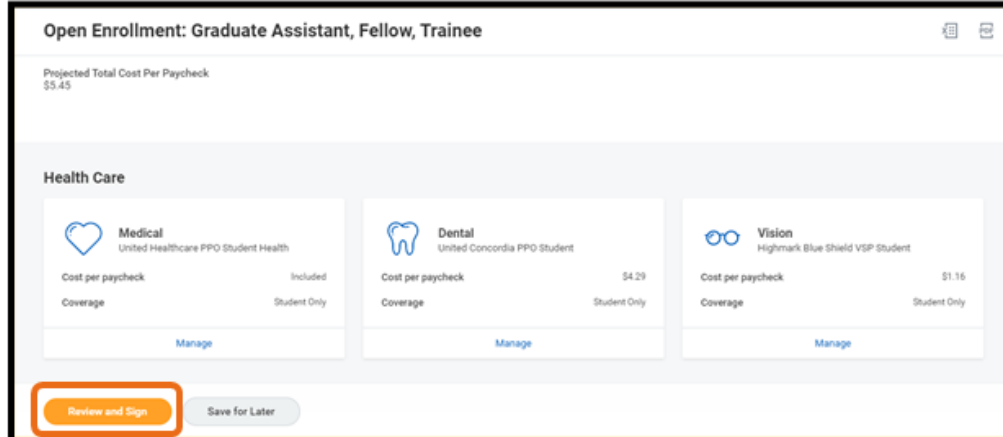


3.  You will return to the **Graduate Assistant, Fellow, Trainee Open Enrollment** screen. Repeat this process for any other benefit on the Open Enrollment screen you wish to waive (ex. Dental or Vision).

4.  When you have made all the desired changes, click **Review and Sign**.
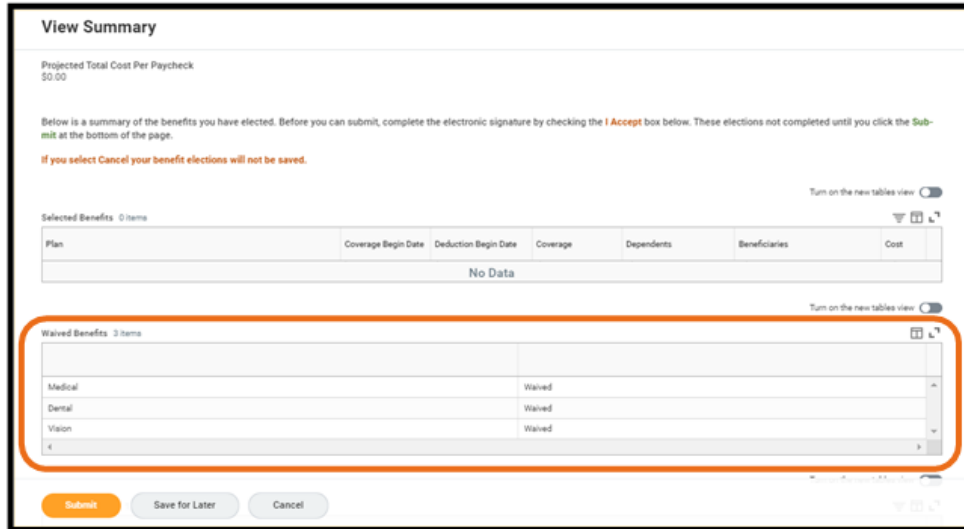
5. You will then see a confirmation page including a summary of the benefit plans that you chose to waive.



6. Scroll to the bottom of the confirmation page. Click the **I Agree checkbox** and then click **Submit**. This serves as your electronic signature for your benefit elections.

7. The next screen indicates that you have completed your benefit selections. Click the **View 20XX Benefit Statement** button to see a summary of your benefit elections. The text will read, "You have successfully submitted your benefits enrollment." This is the default text. **It will say this even if you waive coverage.**

You can print this confirmation screen for your reference. You will **not** receive a confirmation email when you complete your benefit elections. Current benefit election information is available in Workday in the **Benefits and Pay** app.
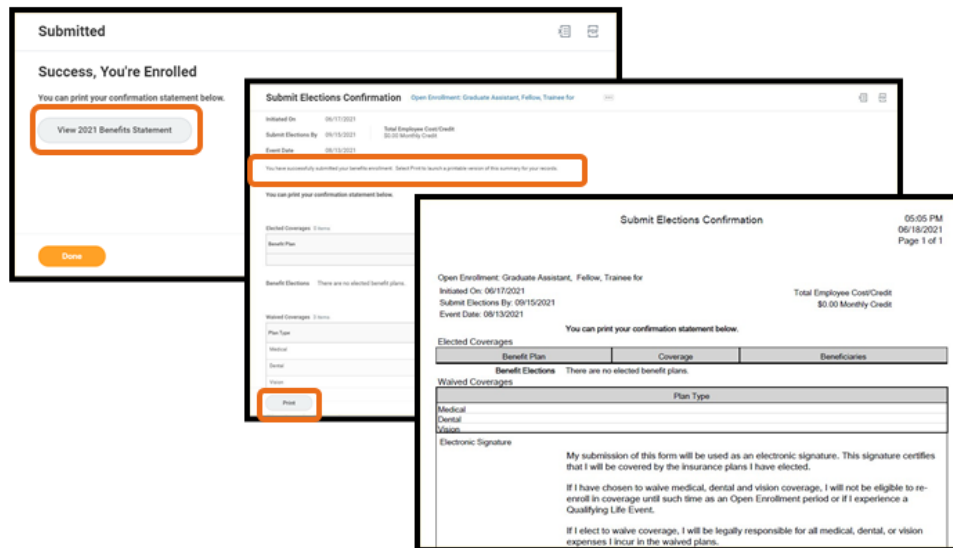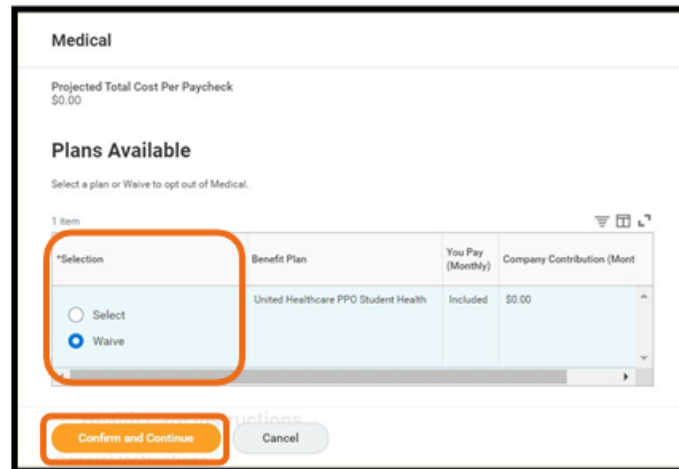


## How to Enroll Dependents

1. Each benefit card on the **Graduate Assistant, Fellow, Trainee Open Enrollment** screen will have a Manage, Enroll, or View option. Click on the benefit card you wish to add dependents to.
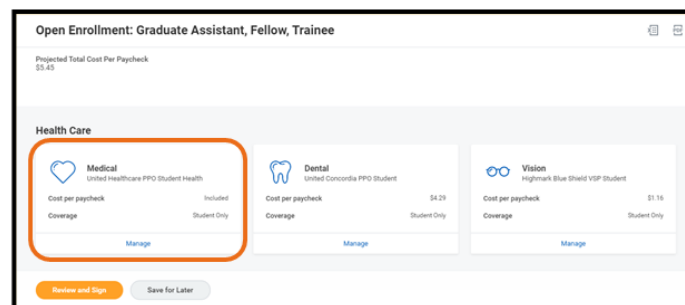
2. In the Selection column of the benefit table, click **Select**. Then, click **Confirm and Continue**. *You must elect a benefit to add dependents to the coverage.*
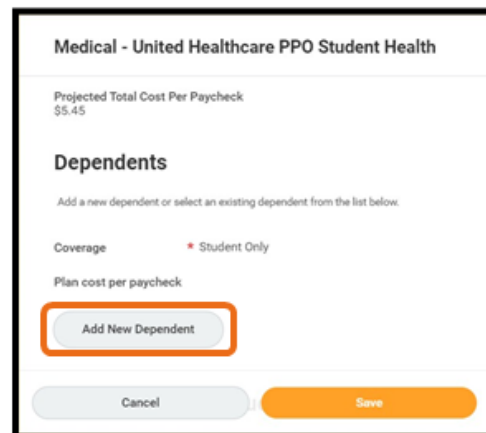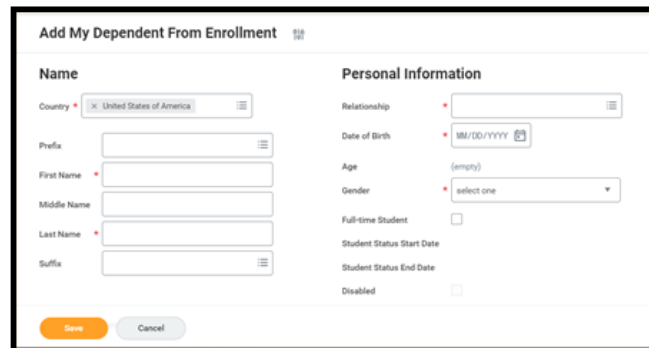


3. Click on the **Add New Dependent** button.



4. When you Add New Dependent, you will see the *Add My Dependent From Enrollment* window. An option to "use as a beneficiary" will appear at the top; this option is not relevant for graduates. **Please ignore this option.**

This screen also provides guidance on providing a Social Security Number (SSN) or U.S. Individual Taxpayer Identification Number (ITIN). If you do not have the dependent's SSN or ITIN, you may skip the National ID section at this time. However, the IRS requires dependents enrolled in healthcare coverage to provide SSN or ITIN for applicable tax documentation. You may update this information in the future by editing your dependent information in Workday.

Click **OK.**

5. You will be asked to provide information about your dependent. The **red asterisk** denotes required information. When you are finished entering the information, **scroll down**.
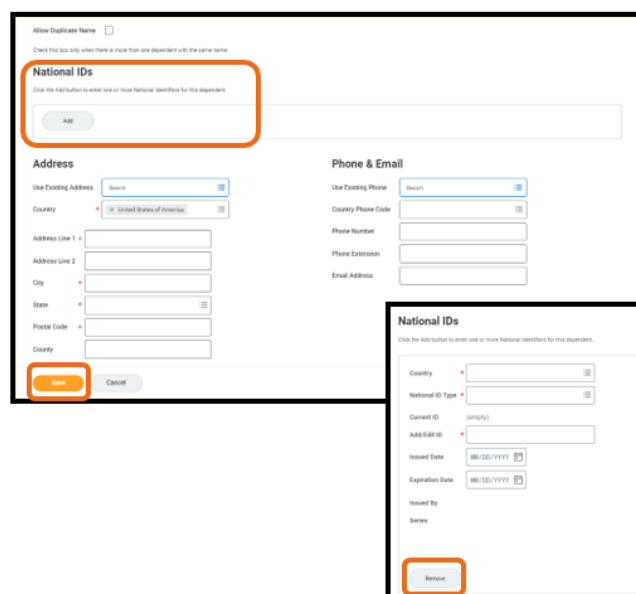


6. Approximately halfway down on the page, you will be asked to provide a National ID for your dependent. If you are an international student **or** if you do not wish to enter an SSN or ITIN for your dependent at this time, do not click the Add button.

    **Note:** If you click Add to begin the National ID process, but do not wish to provide the number at this time, click the **Remove** button at the bottom of the National ID portion of the screen.

7.  Complete the **Address** and **Phone & Email** sections.  The **red asterisk** denotes required information. When you are finished, click the **Save** button.

8.  Once you have added your dependent, you will return to the benefit screen.  Your dependent will **automatically be checked** to be added to your benefit plan.

    If you chose not to add a National ID in the previous step, click the radio button to the left of **Reason SSN is Not Available** and **enter a reason** for not including an ID with your dependent. Click **Save**.

9.  Repeat this process to add your dependents to any other applicable benefits on the Open Enrollment screen (ex. Dental or Vision). Dependents you previously added will be listed in the Dependents table.  You will just need to click the checkbox to add them to the benefit.

10. To add dependents to the Vision and Dental plans, you must also select a **Coverage**. Click the **list icon** and select an **option** from the dropdown list before clicking **Save**.

11. When you have made all the necessary changes, click **Review and Sign**.
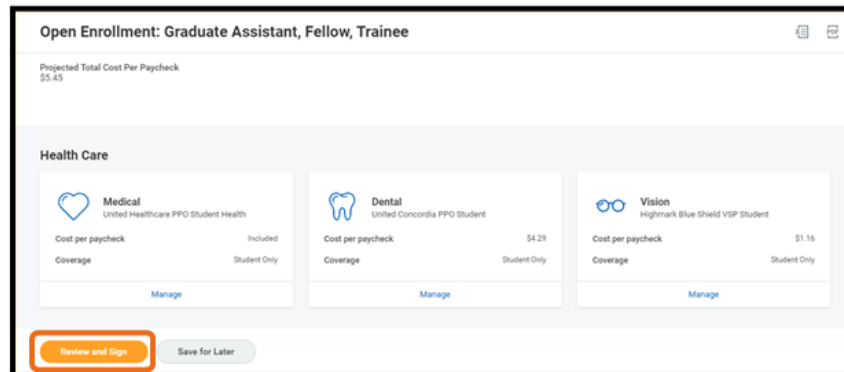


12. A confirmation page will provide an overview of your benefits and dependents.

13. Scroll to the bottom of the page. Click the **I Accept** checkbox and then click **Submit**. This serves as your electronic signature for your benefit elections. You can ignore the Attachments section, as you do not need to upload any documents or files.
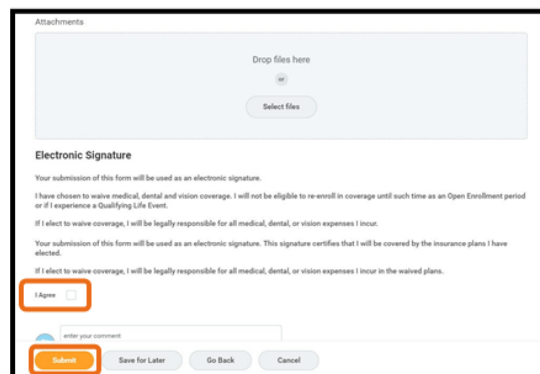


14. The next screen indicates that you have completed your benefit selections. Click the **View 20XX Benefit Statement** button for a summary of your benefit elections.

You can print this screen for your records. You will **not** receive a confirmation email when you complete your benefit elections. Current benefit election information is available in Workday in the **Benefits and Pay** app.

## Questions?

- If you have questions about the Student Health Insurance Plan or about how to complete your benefit elections, please contact University Health Services - Student Health Insurance at 814-865-7467 or uhs-insurance@psu.edu.

- Questions about the terms and conditions of your graduate assistantship, graduate fellowship or graduate traineeship appointment should be directed to your graduate program staff.