

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.**

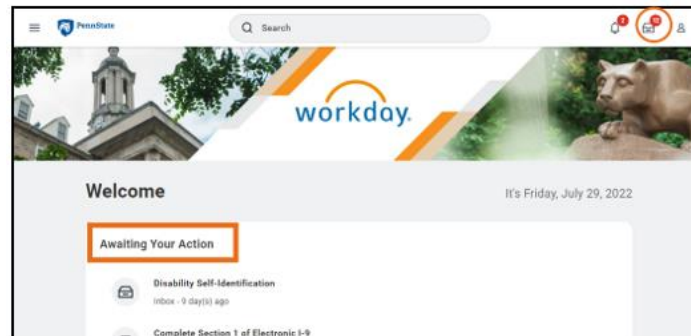
SHIP benefits are managed via Workday. To access Workday:

1. Visit [WorkLion](https://worklion.psu.edu) (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.



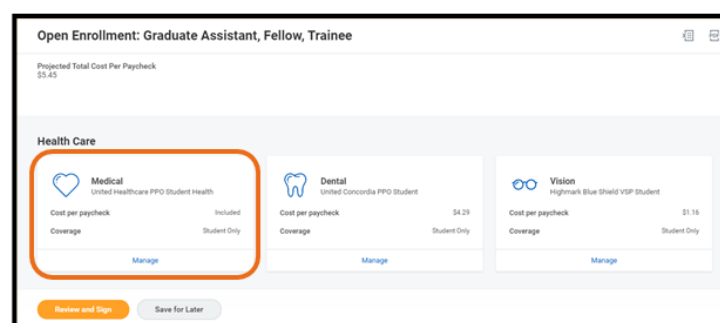
2. Select the task titled **Elect Student Health Insurance: Your Name**. Then click the **Let's Get Started** button to make your benefit elections.

To waive coverage, continue to the [How to Waive SHIP Coverage](#) section. To enroll dependents, skip to the [How to Enroll Dependents](#) section.

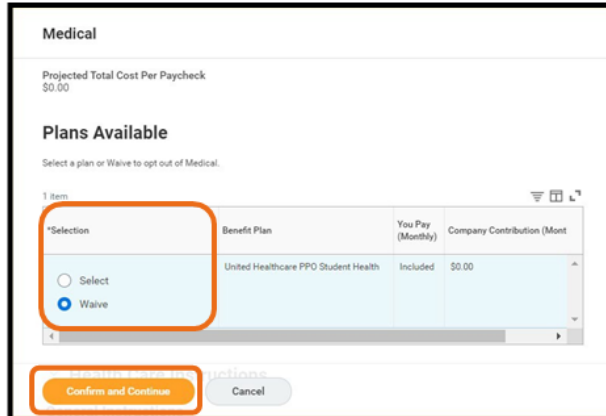
How to Waive SHIP Coverage

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.



- To waive coverage, select **Waive** in the Selection column of the benefit table. Then, click **Confirm and Continue**.



Medical

Projected Total Cost Per Paycheck
\$0.00

Plans Available

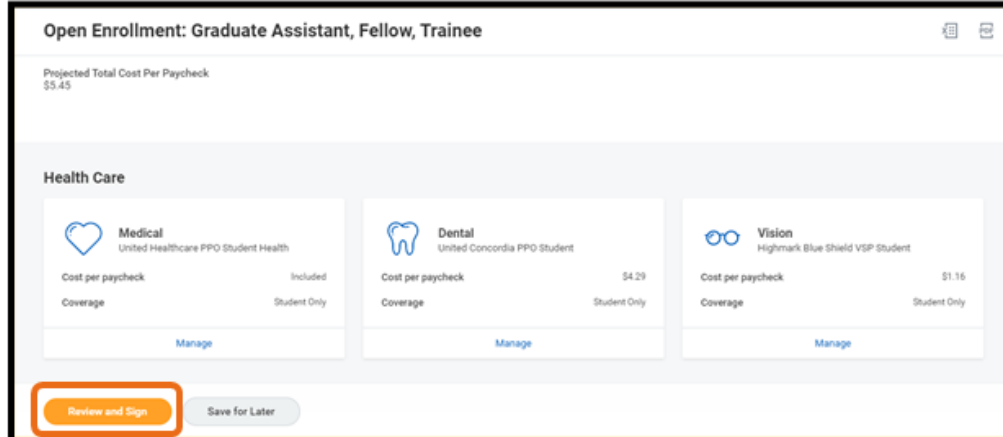
Select a plan or Waive to opt out of Medical.

1 item

*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Mont
<input type="radio"/> Select <input checked="" type="radio"/> Waive	United Healthcare PPO Student Health	Included	\$0.00

Confirm and Continue Cancel

- 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).
- When you have made all the desired changes, click **Review and Sign**.



Open Enrollment: Graduate Assistant, Fellow, Trainee

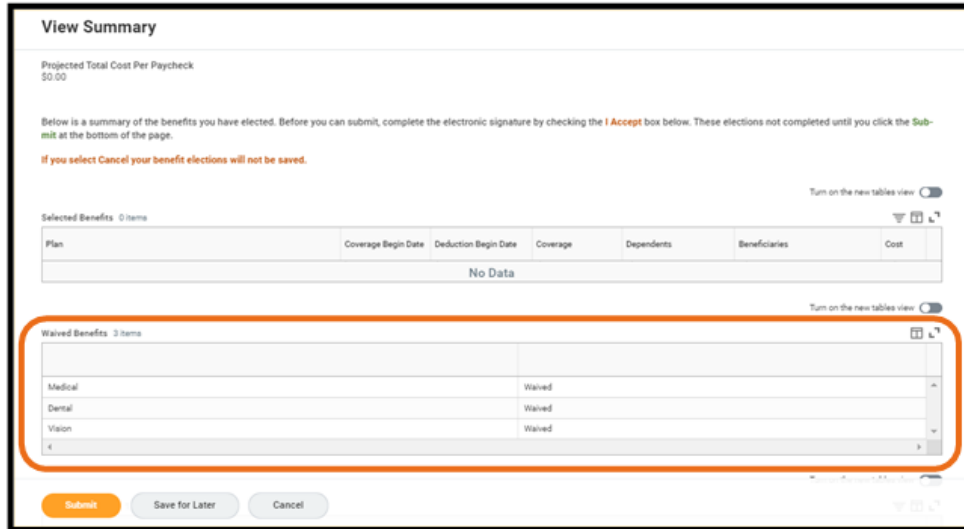
Projected Total Cost Per Paycheck
\$5.45

Health Care

Medical	Dental	Vision
United Healthcare PPO Student Health Cost per paycheck: Included Coverage: Student Only Manage	United Concordia PPO Student Cost per paycheck: \$4.29 Coverage: Student Only Manage	Highmark Blue Shield VSP Student Cost per paycheck: \$1.16 Coverage: Student Only Manage

Review and Sign Save for Later

- You will then see a confirmation page including a summary of the benefit plans that you chose to waive.



View Summary

Projected Total Cost Per Paycheck
\$0.00

Below is a summary of the benefits you have elected. Before you can submit, complete the electronic signature by checking the **I Accept** box below. These elections not completed until you click the **Submit** at the bottom of the page.

If you select **Cancel** your benefit elections will not be saved.

Selected Benefits: 0 items

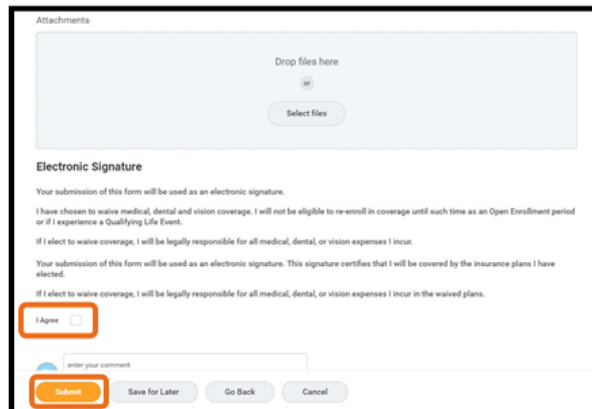
Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
No Data						

Waived Benefits: 3 items

Medical	Waived
Dental	Waived
Vision	Waived

Submit Save for Later Cancel

- 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.



Attachments

Drop files here

Select files

Electronic Signature

Your submission of this form will be used as an electronic signature.

I have chosen to waive medical, dental and vision coverage. I will not be eligible to re-enroll in coverage until such time as an Open Enrollment period or if I experience a Qualifying Life Event.

If I elect to waive coverage, I will be legally responsible for all medical, dental, or vision expenses I incur.

Your submission of this form will be used as an electronic signature. This signature certifies that I will be covered by the insurance plans I have elected.

If I elect to waive coverage, I will be legally responsible for all medical, dental, or vision expenses I incur in the waived plans.

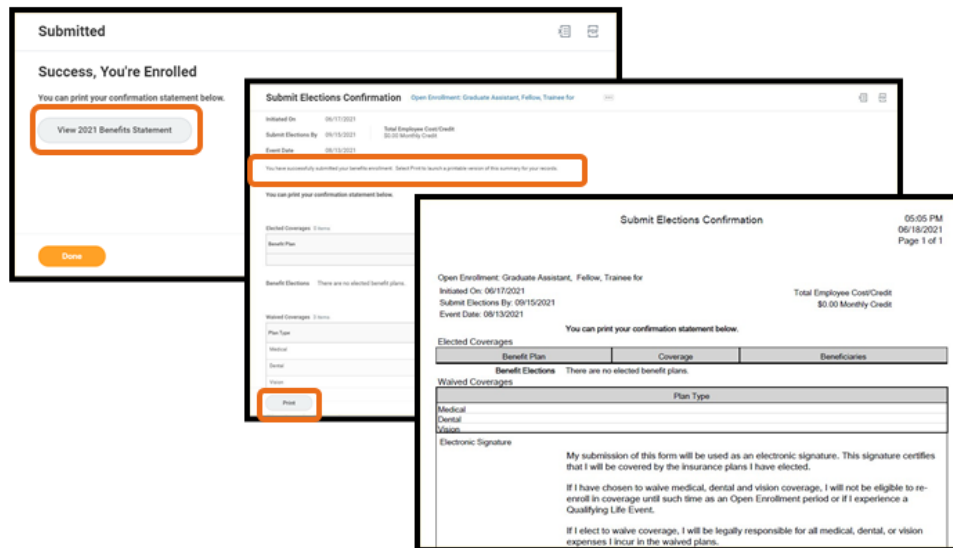
I Agree

enter your comment

Submit Save for Later Go Back Cancel

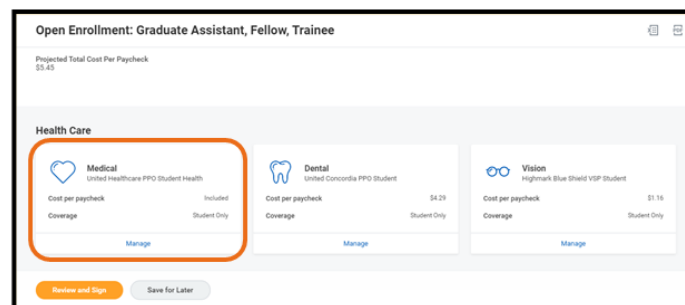
- The next screen indicates that you have completed your benefit selections. Click the **View 20XX Benefit Statement** button to see a summary of your benefit elections. The text will read, “You have successfully submitted your benefits enrollment.” This is the default text. **It will say this even if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

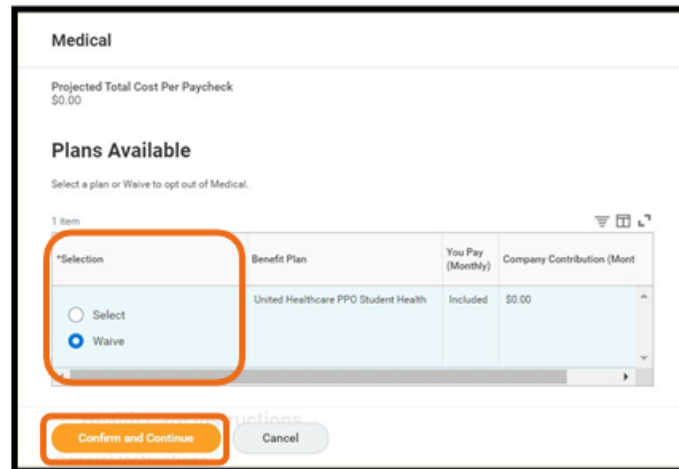


How to Enroll Dependents

- 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.



- 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.*



Medical

Projected Total Cost Per Paycheck
\$0.00

Plans Available

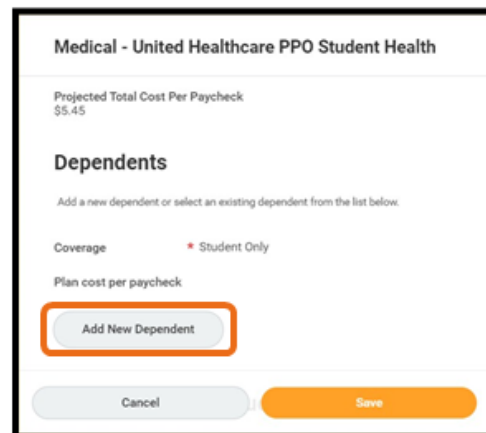
Select a plan or Waive to opt out of Medical.

1 item

*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Mont)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	United Healthcare PPO Student Health	Included	\$0.00

Confirm and Continue Cancel

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



Medical - United Healthcare PPO Student Health

Projected Total Cost Per Paycheck
\$5.45

Dependents

Add a new dependent or select an existing dependent from the list below:

Coverage * Student Only

Plan cost per paycheck

Add New Dependent

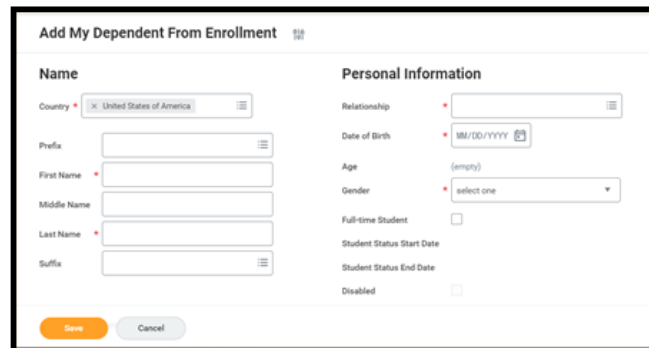
Cancel Save

- 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.

- 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**.



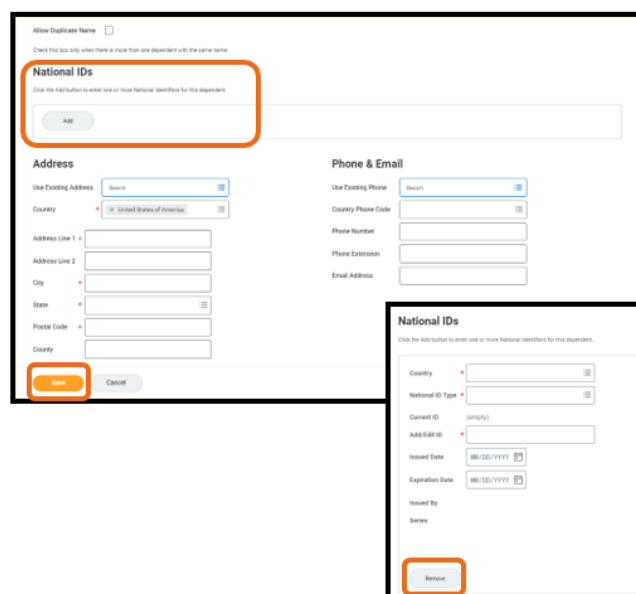
The screenshot shows a form titled "Add My Dependent From Enrollment". It is divided into two main sections: "Name" and "Personal Information".

- Name Section:** Includes a "Country" dropdown menu (set to "United States of America"), "Prefix", "First Name", "Middle Name", "Last Name", and "Suffix" text input fields. Red asterisks are placed to the left of "Country", "First Name", "Last Name", and "Suffix".
- Personal Information Section:** Includes "Relationship" dropdown, "Date of Birth" (MM/DD/YYYY) date picker, "Age" (empty), "Gender" dropdown (set to "select one"), "Full-time Student" checkbox, "Student Status Start Date", "Student Status End Date", and "Disabled" checkbox. Red asterisks are placed to the left of "Relationship", "Date of Birth", and "Gender".

At the bottom of the form are "Save" and "Cancel" buttons.

- 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.



The screenshot shows a form with a "National IDs" section highlighted by an orange box. Below this section are "Address" and "Phone & Email" sections. A second, smaller screenshot of the "National IDs" section is overlaid on the bottom right, also with an orange box around the "Remove" button.

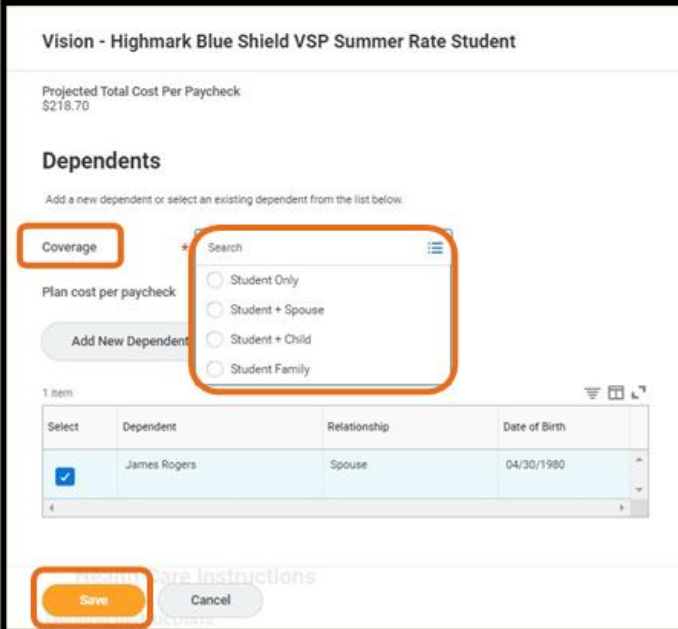
- National IDs Section:** Contains an "Add" button highlighted with an orange box. Above it is a note: "Click the Add button to enter one or more National Identifiers for this dependent." Below the "Add" button is a text input field.
- Address Section:** Includes "Use Existing Address" dropdown, "Country" dropdown (set to "United States of America"), "Address Line 1", "Address Line 2", "City", "State", "Postal Code", and "Country" text input fields. Red asterisks are placed to the left of "Country", "Address Line 1", "Address Line 2", "City", "State", "Postal Code", and "Country".
- Phone & Email Section:** Includes "Use Existing Phone" dropdown, "Country Phone Code", "Phone Number", "Phone Extension", and "Email Address" text input fields. Red asterisks are placed to the left of "Country Phone Code", "Phone Number", and "Phone Extension".

At the bottom of the main form are "Save" and "Cancel" buttons. The "Save" button is highlighted with an orange box.

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**.



Vision - Highmark Blue Shield VSP Summer Rate Student

Projected Total Cost Per Paycheck
\$218.70

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage Student Only Student + Spouse Student + Child Student Family

Plan cost per paycheck

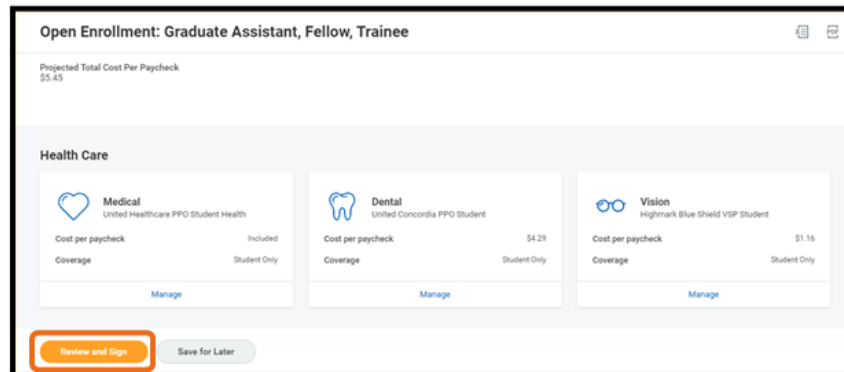
Add New Dependent

1 item

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	James Rogers	Spouse	04/30/1980

Save **Cancel**

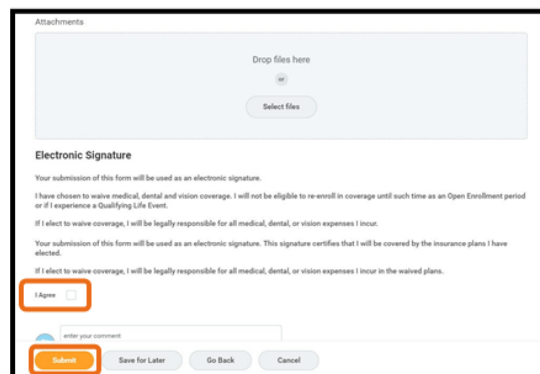
11. When you have made all the necessary changes, click **Review and Sign**.



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.



The image displays three overlapping screenshots from the Penn State HR system. The top-left screenshot shows a 'Submitted' confirmation page with the message 'Success, You're Enrolled' and a button to 'View 2021 Benefits Statement'. The middle screenshot shows the 'Submit Elections Confirmation' form with a success message: 'You have successfully submitted your benefits enrollment. Send Print to search a printable version of this summary for your records.' The bottom-right screenshot is a detailed view of the 'Submit Elections Confirmation' form, showing enrollment details for 'Open Enrollment: Graduate Assistant, Fellow, Trainee for' and a table for 'Elected Coverages'.

Submit Elections Confirmation (Detailed View)

05:05 PM
06/18/2021
Page 1 of 1

Open Enrollment: Graduate Assistant, Fellow, Trainee for
Initiated On: 06/17/2021
Submit Elections By: 09/15/2021
Event Date: 06/13/2021

Total Employee Cost/Credit
\$0.00 Monthly Credit

You can print your confirmation statement below.

Elected Coverages		
Benefit Plan	Coverage	Beneficiaries
Benefit Elections: There are no elected benefit plans.		

Waived Coverages	
Medical	Plan Type
Dental	
Vision	

Electronic Signature

My submission of this form will be used as an electronic signature. This signature certifies that I will be covered by the insurance plans I have elected.

If I have chosen to waive medical, dental and vision coverage, I will not be eligible to re-enroll in coverage until such time as an Open Enrollment period or if I experience a Qualifying Life Event.

If I elect to waive coverage, I will be legally responsible for all medical, dental, or vision expenses I incur in the waived plans.

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](#).