



FLORIDA STATE  
UNIVERSITY

**[Health Insurance Subsidy]**

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# Frequently Asked Questions

Version: December 2014

## Section A : Purchasing Health Insurance

### **1 Where do I purchase health insurance?**

Go to [www.studentinsurance.fsu.edu](http://www.studentinsurance.fsu.edu). Click on the flashing red and black header at the top of the home page. Log in using your FSUID and password. There are prompts on the page to assist with activating your FSUID. Select the Purchase FSU Insurance button. Follow the prompts. The charges will be posted to your account at student financial services and you will be cleared to register.

### **2 Do I need to pay for the health insurance policy when I sign up?**

No, you simply order your insurance through the above step and the charge goes to your Student Business Services account. If you are eligible for the subsidy benefit, then the entire amount of the insurance will be deducted prior to the payroll deductions beginning. If you are not eligible for the subsidy benefit, you will need to pay for your policy through Student Business Services prior to the tuition and fee deadline.

### **3 Can I change or cancel my health insurance policy?**

The student health plan can be canceled or changed up to the date coverage begins. Any plan change/cancellation must be submitted before close of business on the day before coverage begins. Students leaving FSU to enter the military may receive a prorated refund of premium at any time during the academic year. Any request to change or cancel your plan must be made in writing to [healthcompliance@fsu.edu](mailto:healthcompliance@fsu.edu). Telephone or walk-in requests are not accepted.

### **4 Is there a Spring-only option for buying health insurance?**

No, spring-only coverage is not an option with the school-sponsored health insurance plan.

### **5 Where can I find more information regarding the Student Health Insurance Plan?**

Please visit <http://uhs.fsu.edu/faq.html> for more information regarding purchasing health insurance at the University.

### **6 Who should I contact regarding health insurance?**

Please contact University Health Compliance at (850) 644-3608.

## Section B : Health Insurance subsidy benefit eligibility & disbursement

### 1 How do I know if I am eligible for the subsidy benefit?

Eligibility Requirements:

1. Student must sign up for insurance plan from University Health Services.
2. Student must be enrolled for at least 9 hours during semester.
3. Student must have an eligible assistantship from the first day of classes to the last day of exams.
4. Student must have a minimum .25FTE for assistantship.
5. Student must have qualifying appointment job code.

If you are eligible, you will receive an election email to your campus email address within the first two weeks of the semester. You must click the link to elect to receive the subsidy benefit by the deadline stated.



FLORIDA STATE UNIVERSITY  
THE GRADUATE SCHOOL

### Health Insurance Subsidy Benefit for Graduate Assistants and Fellows

██████████ you are eligible for a Health Insurance Subsidy Benefit from Florida State University.  
You must **accept** or **decline** to receive the subsidy benefit at this location:

#### Note

If it is later determined you are ineligible to receive the subsidy benefit you will not be granted the subsidy amount.

#### Additional Information

Further health insurance subsidy benefit information is available here:

<http://www.gradschool.fsu.edu/Funding-Awards/Health-Insurance>

Please contact The Graduate School with any questions or concerns:

[gradschool@fsu.edu](mailto:gradschool@fsu.edu)

Sincerely,

The Graduate School

## **2 What does FTE mean? How do I know my FTE?**

FTE stands for full-time equivalency. An appointment of 10-19 hours per week equals .25-.49 FTE. An appointment of 20+ hours per week equals .5 FTE. You may refer to your offer letter or contact your department HR representative for more information regarding the details of your appointment.

## **3 What is an appointment job code? How do I know my appointment job code?**

An appointment job code references the type of assistantship you have. You may refer to your offer letter or contact your department HR representative.

## **4 What are qualifying appointment job codes?**

Eligible appointment job codes include the following: Research Assistant (M9182), Teaching Assistant (M9184), Assistant in Teaching (W9185), Graduate Assistant (Z9185), Graduate Assistant: time sheet required (N9185). For a detailed description of each code, please go to:

[http://hr.fsu.edu/index.cfm?page=DepartReps\\_PositionManagement\\_GraduateModifiers](http://hr.fsu.edu/index.cfm?page=DepartReps_PositionManagement_GraduateModifiers).

## **5 What if my appointment is entered late?**

Students who become eligible for the subsidy benefit AFTER the payroll deduction process has begun will be given the subsidy as a payroll supplement at the end of the term.

## **6 How is the subsidy disbursed?**

The University provides a subsidy towards the amount owed on the health insurance policy over a series of five paychecks as a payroll benefit. The subsidy benefit will be disbursed on a semester-by-semester basis as a pre-tax benefit.

## **7 When will I receive the subsidy benefit?**

Please refer to the subsidy benefit timeline on the Graduate School's web page.

## **8 Is the subsidy benefit applied to my paycheck as a lump sum?**

The subsidy benefit will not be applied as a lump sum. Instead, the subsidy benefit will be applied as a payroll benefit over a series of five paychecks equally.

## 9 How do I know if I am receiving the subsidy?

Your paycheck will indicate the subsidy benefit in the “Employer Paid Benefits” box. This subsidy benefit will not show up in your Blackboard Account Statement.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Grad Assist Health Insurance	96.00	480.00				Grad Assist Health Insurance	43.20	216.00
<b>TOTAL:</b>	<b>96.00</b>	<b>480.00</b>	<b>TOTAL:</b>	<b>0.00</b>	<b>0.00</b>	<b>*TAXABLE</b>		

## **10 Why am I still receiving the subsidy benefit election email?**

The subsidy benefit election email will only be sent out to students who have not made an election by clicking the link in the email. You must make an election, whether you would or would not like to receive the subsidy benefit. If you continue to receive the email it means you have not elected in the system. If you feel that you have elected but keep receiving the email please call the Graduate School at (850) 644-3501.

## **11 Who should I contact regarding the health insurance subsidy?**

Please contact The Graduate School at (850) 644-3501 or [gradschool@fsu.edu](mailto:gradschool@fsu.edu).

## **Section C : Refunds**

### **1 If I paid for my insurance before I received the subsidy, will I still have payroll deductions?**

Eligible students will be reimbursed for the amount paid toward the health insurance policy, then enrolled into the payroll deduction process. NOTE: If you receive a refund, but owe the University for other expenses, the refund may be applied to pay those other expenses. For specific questions regarding your student account and refunds, please contact Student Business Services at (850) 644-9452.

### **2 How will I receive my refund?**

Visit <http://controller.vpfa.fsu.edu/Student-Financial-Services/SFS-For-Students/Refunds/Refunds> for more information on how you will receive your refund.

### **3 I am having deductions, but still have not received my refund.**

If you have an outstanding balance within the University, your refund may be applied to those balances. For specific questions regarding your student account and refunds, please contact Student Business Services at (850) 644-9452.

### **4 Who should I contact about my refund?**

Please contact Alisha Estep, Payroll Deductions Associate at: [aestep@fsu.edu](mailto:aestep@fsu.edu) or (850) 644-9436.