

Guide to Establish Proper Process for Student Insurance Payments

The Manual of Business Procedures Section 23 V addressing fellowship payments has been updated to provide clarity on how payments to students for insurance must be processed.

Spring III (coverage period 5/12/13 – 8/14/13):

The Benefits office will enroll students and/or dependants in the same manner as the Spring I or Spring II coverage periods using the existing form available on the Benefits website; however, they will no longer bill or accept payments from departments. Rather, departments wishing to pay for insurance coverage for students and/or their dependants must follow procedures for adding funding to students' SIS accounts (see Sec 23). This can be done using the eGraduate Fellowship Application (egradfel.msu.edu). For international students the department will need to decide if they want to cover the withholding taxes that may be required. This can be noted on the on-line fellowship form.

Fall 2013:

The Benefits office will no longer bill or accept payments from departments to enroll students and/or their dependants in the student health insurance plan. Departments wishing to pay for insurance coverage for students and/or their dependants must follow existing established procedures for adding funding to students' SIS accounts. This can be done using the eGraduate Fellowship Application (egradfel.msu.edu). Once the funding has been authorized, approved, and disbursed to the student account, any excess credit on the student account will be refunded to the student during the refund period for the semester. Students, in turn, may need to take steps to purchase and enroll in insurance coverage.

- International Students – student automatically enrolled, student needs to enroll dependants if applicable
- Medical Students – student automatically enrolled, student needs to enroll dependants if applicable
- Domestic Students – student needs to enroll themselves and/or dependants

Students can enroll for the desired coverage in the MSU student insurance plan online at:

<http://www.aetnastudenthealth.com/msu2> by the enrollment deadlines. Students with questions about how to self-enroll in the MSU Student Health Plan can contact MSU Benefits for assistance at studentinsurance@hr.msu.edu or 517-353-4434 or 800-353-4434.

If you have questions about how to award funds intended for insurance premiums to your students' SIS accounts, please contact the Fees, Sponsored Aid, and Fellowship Office. (student.accounts@ctrl.msu.edu or 355-8380).

A chart has been developed outlining coverage periods, enrollment deadlines and actions needed.

Insurance Coverage for Graduate Students Without Insurance and/or Their Dependents March 1, 2013	
(Spring III) For the insurance coverage period 5/12/2013 - 8/14/13	
Thru enrollment deadline of 6/30/13.	Department forwards insurance request form to MSU Benefits. Benefits will complete enrollment. The student's account will be charged.
	Department submits fellowship using egradfel system for summer 2013 to post award to student's account.
(Fall 2013 only or Academic Year 2013-14) For the insurance coverage periods 8/15/13 - 2/14/14 or 8/15/13 - 8/14/14	
Enrollment period for students opens 7/10/13. Enrollment deadline of 09/30/13.	Department submits fellowship using egradfel system to post award to student's account.
	Refund of fellowship insurance award available at beginning of semester if credit balance.
	Student enrolls him/herself and/or dependants in insurance and submits payment as required according to enrollment schedule.

*Please note that all international students are enrolled by MSU and billed for health insurance unless they qualify for a waiver by providing proof of insurance which meets minimum requirements. Graduate Assistants are automatically enrolled and this coverage is paid for by MSU.