

Graduate Student Employee Health Insurance Comparison

Employer Group Insurance Program vs. Student Insurance Plan
Rev: 08/2026

General Information

Graduate students employed in a benefits-eligible position are eligible to participate in the medical insurance and other optional benefits offered to Texas State employees through the Employees Retirement System of Texas, which students can sign up for in the Human Resources Benefits office.

An eligible position is an appointment for at least 20 hours per week (50% FTE) for a minimum period of 4 ½ months in one of the following job titles:

- Graduate/Doctoral Teaching Assistant
- Graduate/Doctoral Instructional Assistant
- Graduate/Doctoral Research Assistant
- Graduate/Doctoral Assistant

Further details are outlined in [UPPS 07.07.06 Salaried Graduate Student Employment Procedures](#).

Additionally, all benefits-eligible graduate students are also eligible to participate in the *Student Health Insurance Plan* through the Student Health Center. Some graduate students may already be covered by insurance outside the university and choose not to enroll in either option offered by Texas State. In any case, we encourage graduate students to review this comparison summary to help make an educated decision.

Waiting Period

One important difference, which may factor in the decision to enroll in *the Student Health Insurance Plan* instead of the *Employer Group Benefits Program*, is a waiting period for medical insurance coverage. For the *Employer Group Benefits Program*, medical insurance coverage will begin on the first of the month following a two-calendar month waiting period. For example, if a graduate student's hire date is September 1st, medical coverage will be effective on November 1st if the enrollment forms are submitted in September to get the waiting period started on September 1st. However, if your date of employment begins on a day other than the 1st of the month, for example, September 5th, your coverage would begin after the two full calendar month waiting period on December 1st.

The *Employer Group Benefits Program* also provides optional coverages such as dental insurance, vision insurance, life insurance options and disability insurance options without a waiting period.

IMPORTANT - *If you are an International Student, you may be required to have health insurance coverage on your first day of employment depending on your type of visa. If you are an International Student and have health insurance requirement questions, please contact the International Office at 512.245.7966.*

Payment Options

The *Employer Group Benefits Program* payments are made through monthly payroll deduction from your paycheck. Please note that if you are on LWOP (leave without pay) during the summer months while you are anticipating returning your graduate assignment in the fall semester, you are still responsible for the summer's monthly premiums, even though you will not receive a paycheck for those summer months. Your coverage will continue through the end of the month in which you separate employment from Texas State University.

The *Student Health Insurance Plan* offers the following payment options:

1. Monthly installments
2. Annually
3. By Semester
4. By Summer Session

PREMIUM COST COMPARISON

Employer Group Benefits Program	Information in the premium comparison chart below in maroon is associated with the Employer Groups Benefits Program administered by ERS in coordination with the Human Resources Benefits office. You can read more about the plans offered on the ERS website at www.ers.texas.gov . If you wish to enroll in any of these options, you will have to sign up for benefits by contacting the Benefits Team at hrbenefits@txstate.edu .
Student Health Center Insurance Plan	You may find more about the medical plan administered by the Student Health center by clicking here for domestic students, or by clicking here for the international student medical plan. You may also call the Student Health Center directly at 512.245.2161, or email them at healthcenter@txstate.edu to inquire about their plan/s.

Medical Insurance	Employer Program	Student Health Plan	International Student Health Plan
Student Only	\$364.21/month	<u>Fall Installment Option</u> Initial Payment: \$1,231.00 due when enrolled. Monthly Payment: \$456.00 charged on the 9 th of October and November. <u>Spring/Summer Installment Option</u> Initial Payment: \$1,054.00 due when enrolled. Monthly Payment: \$456.00 charged on the 22 nd of each month beginning in February.	\$2,594 lump sum (Fall and Spring/Summer combined)
Student + Spouse	\$990.55/month	No dependent coverage available through Student Health Plan	\$5,188 lump sum (Fall and Spring/Summer combined)
Student + Child(ren)	\$783.58/month	No dependent coverage available through Student Health Plan	\$5,188 or \$7,782 (Each child, 2x max) lump sum (Fall and Spring/Summer combined)
Student + Spouse + Child(ren)	\$1,409.92/month	No dependent coverage available through Student Health Plan	\$7,782 or \$10,376 (Each child, 2x max) lump sum (Fall and Spring/Summer combined)

Dental Insurance	Humana Dental DHMO Plan	State of Texas Dental Choice Plan	Student Dental Plan (through Student Health Center)
	In-network dentists only	Dentists in and out of network	Not available
Student Only	\$9.40/month	\$34.91/month	Not available
Student + Spouse	\$18.80/month	\$69.82/month	Not available
Student + Child(ren)	\$22.56/month	\$83.78/month	Not available
Student + Family	\$31.94/month	\$118.69/month	Not available

Vision Insurance	State of Texas Vision Plan	Student Vision Plan (through Student Health Center)
Student Only	\$5.45/month	Not available
Student + Spouse	\$10.90/month	Not available
Student + Child(ren)	\$11.72 /month	Not available
Student + Family	\$17.17/month	Not available