

Affordable Care Act and Student Employees

Below are the department procedures and information for students who are BELI 4 and eligible for Core benefits. It's up to the employee to carefully weigh out their options.

What to do if a student employee will be working 75% or more, for 3 months or more:

1. Complete a [new BELI form](#) and give copy to student. KEEP THE ORIGINAL FORM IN DEPT.- DO NOT SEND TO PAYROLL OR BENEFITS
2. Change BELI in PPS to "4"
3. Provide student with information - Core Benefits Package
4. Advise students with UC SHIP to **carefully** consider enrolling in Core (see note below from UCOP)
5. STUDENTS CAN ENROLL VIA AYSO, OR BY COMPLETING THE UPAY 850 form **ONLY** IF THEY WANT TO ENROLL
6. Should the student employee decide to enroll in Core they have 31 days from the effective date (listed on BELI form) to enroll in Core.
7. Questions regarding students on BYA appointments can be directed to [Kathy Brumfield](#) in Payroll.

It's confirmed. Core would be considered primary if the student worker is enrolled in SHIP and Core Medical. Therefore, depts. should share this information with newly eligible student workers.

Response received from UCOP:

Coordination of benefits is documented in the plan booklets. Actually, the UCSD SHIP booklet says it is mostly *secondary*.

EXCESS COVERAGE

We will reduce the amount payable under this *plan* to the extent expenses are covered under any other plan. The *claims administrator* will determine the amount of benefits provided by other plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from other plans includes any amount to which the *member* is entitled, whether or not a claim is made for the benefits. **This *plan* is secondary coverage to all other policies except Medi-Cal, MRMIP and TriCare.**

This is consistent with the language we put in the offer of coverage letters – that students with UC SHIP should carefully consider enrolling in Core.