



Student Health Insurance Plan, Benefits, and Fees

This document was created for graduate students in collaboration with the Graduate Student Council, CSU Health Network, and the Graduate School to answer frequently asked questions about the Student Health Insurance Plan (SHIP), mental health resources, benefits, and fees.

Insurance Coverage (2020/2021 Academic Year)

Q. What are all the great ways the Student Health Insurance Plan (SHIP) serves graduate students?

A.

1. All medical services performed at CSU Health Network are covered by SHIP.
2. For students with SHIP, there is a \$0 copay on any prescription filled through the CSU Health Network Pharmacy. This is a great benefit for students, particularly those taking a long-term medication.
3. Students with SHIP receive \$250 flex dollars per academic year to use toward non-covered services at CSU Health Network. This includes Optometry Services, Dental Services, Massage Therapy, and more.
4. Compared to other available plans on the market, our in-network deductible is low.
5. The plan is Affordable Care Act compliant which means there are no overall medical maximums, no pre-existing condition limitations, full pharmacy benefits, plus all [Essential Health](#) and [Preventive Health](#) Care benefits.
6. Anthem is the PPO (Preferred Provider Organization) network for SHIP and provides the largest number of in-network providers in the state of Colorado as well as tens of thousands of in-network providers nationwide.
7. SHIP includes benefits worldwide. This includes coverage throughout the U.S. and while traveling abroad.

Q. Who is SHIP designed for?

A. The needs of all students are considered when designing [plan benefits and costs](#). SHIP is reviewed annually by the Health Insurance Advisory Committee to ensure it continues to meet the needs of undergraduate, graduate, and international students. The Health Insurance Advisory Committee consists of representatives from the Graduate Student Council, Student Health Advisory Council, Associated Students of CSU, and various administrators from CSU Health Network, Office of International Programs, Office of Financial Aid, the Graduate School, and CSU Human Resources. Every 3-5 years SHIP is taken out to formal RFP where the entire marketplace is solicited for a proposal to ensure the pricing, plan, and benefits are as competitive as possible.

Q. How does SHIP compare to other universities and the state?

A. The CSU Student Health Insurance plan compares favorably to plans offered by other universities and the state. Highlights of SHIP can be found [here](#). There are 5 categories that should be used when comparing our plan to other universities:



1. *Premium* - The amount a person pays for health insurance each year. The premium rate is derived solely by an analysis of the CSU plan utilization. The CSU SHIP is not part of a larger group or community underwriting pool so the premium rate is a function of the plan utilization (higher utilization, higher premium). This is the reason why you may see peer institutions with different premium rates as their rates are also developed solely upon their specific plan utilization. Note: this fee is paid by the Graduate School for graduate assistants who are enrolled in SHIP, appointed 25% assistantship or more, and are registered for at least 5 credits. Additional information can be found in the Graduate Fees section (below) and [here](#).
2. *Deductible* - As you receive services, you will pay in full for anything that is not otherwise fully covered on the plan until you reach your deductible.
3. *Coinsurance* - Is what you pay after you've met your deductible and until you meet your out-of-pocket maximum. Once you reach your deductible, provided you utilize in-network providers, you pay 20% for most services and insurance pays 80%.
4. *Out-of-pocket maximum* - This is the maximum amount that you could be required to pay each year. Your out of pocket maximum consists of your deductible and your coinsurance. There is an in-network and an out-of-network maximum that students can pay depending on where services are received.
5. *Services* - This includes services that are included at no charge by CSU Health Network, and services that are broadly covered with a coinsurance contribution under the CSU plan.

Q. How are our deductibles, max out of pocket, etc. determined?

A. Deductibles are determined based on a student's status as either "domestic" or "international." Currently, deductibles are lower for international students (\$500 in 2020) because of limits set by federal J-1 visa mandates. For domestic students, the in-network deductible of \$1,000 is determined by the Health Insurance Advisory Committee with graduate and undergraduate student input. Factors considered include undergraduate and graduate student utilization rates, student premiums (a.k.a. price per semester for SHIP), and services covered. By combining the graduate and undergraduate plan, the lower utilization rate for undergraduates effectively lowers the plan deductible if all other factors are held the same. The current deductible of \$1,000 for the 2020/2021 academic year was chosen because it results in lower premiums for all students, but is generally considered as not financially devastating for students. This process is somewhat of a negotiation with the health insurance provider where both parties optimize premium and benefits.

The maximum in-network out of pocket is partially determined by the Health Insurance Advisory Committee and also by the Affordable Care Act (ACA), which sets a cap on what the maximum out of pocket can be. For 2020, the ACA cap was \$8,150 and the SHIP out-of-pocket max was \$6,850. This value has held steady to previous year's ACA maximum out-of-pocket limits (circa 2016 maximum). The Advisory Committee has chosen not to increase this amount as the maximum allowable amount under the ACA has increased over the years in an effort to limit student's out-of-pocket exposure. The Health Insurance Advisory Committee has tried to strike a balance between the best



value and the least amount of potential financial devastation to a student. Similar to deductibles, lowering the maximum out of pocket would increase premiums.

Q. What resources are available to students to help them pay bills if they do reach their out of pocket maximum or cannot afford to pay their bills?

A. For CSU students that need help paying their bills, they can apply for Medicaid through the state of Colorado. Visit <https://www.colorado.gov/hcpf>, search "Medicaid" and follow instructions.

- If denied Medicaid and you have outstanding bills at Poudre Valley Hospital (PVH) which is part of UC Health Systems and in-network for CSU SHIP, submit proof of Medicaid denial to the Financial Aid office at PVH (the in-network hospital for SHIP in Fort Collins), and apply for CICP (Colorado Indigent Care Program) to assist with lowering your facility fees.
- Once you have met your out of pocket maximum for the plan year, you will not be responsible for the cost of covered care when using an in-network provider for the remainder of the plan year.
- Learn more about [Colorado Medicaid and CSU Health Network](#)

Q. Why don't we have dental and vision coverage included in SHIP?

A. Dental and vision coverage on a voluntary basis is considered adverse selection. That is, people buy those plans when they require greater health coverage while healthy people do not. Adverse selection can result in an unbalanced distribution of healthy to unhealthy people (aka increased insurance usage) and is a financial risk to insurance companies. There is no option, presently, to make it a mandatory component of the SHIP, though it is considered every year during the insurance plan renewal period. Presently, dental insurance is not regulated by the Affordable Care Act, meaning that a dental plan would have a \$1500.00 maximum benefit and a 50% coinsurance for major restorative services. If such a plan were mandatorily included in the CSU student health insurance plan, it would increase the overall price of the plan by \$228.00 per student (based on previous cost indications). The Student Health Insurance Advisory Committee determined that the return on investment for such a plan was not enough to justify the expenditure. The Student Health Insurance Advisory Committee will once again explore dental options during the upcoming renewal process.

For more information on dental coverage, please see our [FAQ sheet on dental insurance](#).

Something to consider, the lowest monthly payment for an independent dental insurance plan is ~\$25, or ~300/year and this mostly just covers a cleaning. Additional dental services like crowns and root canals typically get paid at 50% of billed charges after a 6-12 month waiting period so you could end up owing thousands in addition to what the dental plan pays. Most students do not have dental needs to this extent so the cost outweighs the value in most cases. The flex dollars of \$250 can be applied to vision or dental and fully covers the cost of a cleaning at the CSU Health Network Dental Services.



Q. How does higher deductible, lower rate work?

A. If the plan were to maintain a higher deductible that would mean the enrolled student would have greater out-of-pocket expense (e.g. \$1,000 current - \$1,500 proposed increases up front out-of-pocket financial expense to student by +\$500). Since the student is absorbing more of the claim cost up front due to the higher deductible, the premium rate is lower because the insurance carrier is paying fewer dollars for the remaining expenses of the claim. Lower utilization = lower rate.

Q. How can we change our insurance coverage?

A. Changes to the plan build would need to be addressed with the graduate school leadership and with the Health Insurance Advisory Committee– Our insurance consultant can touch on how the premium/deductible and out of pocket are determined. The insurance plan is presented for renewal each year and discussions around plan changes start in January - February for the August 1 renewal date. Requests to consider plan changes need to be submitted to GSC prior to December 1 of each plan year and the GSC needs to forward the inquiry to the Insurance Advisory Committee prior to December 15.

Q. What are the benefits/detriments of having a separate program for graduate students?

A. CSU's Student Health Insurance Plan is designed by the health insurance company based on how many services students use in a plan year (utilization rate). This means that needs of graduate and undergraduate students are considered during underwriting (e.g. determining services covered and fees). Detriments of a combined graduate-undergraduate plan might include compromises in the needs of one group to meet needs of the other. However, the graduate student utilization rate is typically higher than undergraduate utilization meaning the rate for a stand-alone graduate plan could have a higher premium rate than if combined with the undergraduate population. A benefit of having a combined plan is that the lower undergraduate utilization rate ultimately lowers costs for graduate students.

Q. What percent of graduate and undergraduate students are on CSU Student Health Insurance in the 2020/21 plan year? What are the absolute numbers?

A. Undergraduate: 2105 students (46%)
Graduate: 1450 students (31%)
International: 1073 (23%) - International students make up a combination of both graduate and undergraduate students

Q. Why don't we have spousal coverage or family plans?

A. CSU has found that health insurance coverage for students' dependents, spouses or domestic partners is most affordable through the open market. Since CSU is unable to mandate that all spouses/dependents maintain insurance coverage, the offering to this



segment would be voluntary. Historically, when SHIP made this option available, the adverse selection of a voluntary offering (meaning only those spouses and dependents who knew they would need to use the plan enrolled) drove the cost of the entire plan up significantly not only for the spouse and dependents but for all enrolled students. The Colorado Health Insurance Exchange is a marketplace where Coloradans can shop for and buy health insurance based on quality and price. The Exchange also provides financial assistance to people with certain income levels to reduce up-front costs.

- [Find a Health Insurance Plan for a Dependent, Spouse or Domestic Partner](#)
- [Schedule an Appointment with a Health Guide](#)

Q. What do our access fees and other fees actually go towards?

A. CSU Health Network is student-fee funded. The CSU Health Network [Access Fee and the Counseling Fee](#) (listed as "University Counseling Center") are portions of CSU General Fees that each enrolled full time student pays. These fees allow access to all services, provide reduced rates in comparison to community providers, and offer comprehensive and integrated services, including Medical, Counseling, Health Education, and Prevention Services. Referral, insurance education, and billing services are also included.

Q. What does coverage look like for students who are pregnant during graduate school? If their pregnancy spans the cycle turnover, are they are now facing double expenses?

A. SHIP covers most, if not all, services associated with pregnancy. Note: coverage does not mean services are free, but that insurance will contribute to the cost of services that are accessed. Most often, pregnancy services are charged by the providers office as one bulk fee once the baby is delivered. Because of this, it is unlikely that fees will span across semesters. If a student finds pregnancy-related services that are not covered, please contact AmeriBen (SHIP claim administrator) at the number on the back of your ID card.

Q. If you are a student who knew you were going to be needing pretty extensive coverage, is there another insurance option that would be more cost effective?

A. We believe SHIP coverage offers the most comprehensive and cost effective coverage for CSU students. However, students can choose other insurance options if they fit their needs. Students can explore other options on the Colorado Marketplace at www.connectforhealthco.com. Most plans, including SHIP, are regulated by the Affordable Care Act, which means most plans are required to cover the same services/care. The differences you will see between plans are premium, deductible, co-insurance or co-pays, out of pocket maximum, and networks. Networks dictate where you can receive care under a particular plan. EPO (Exclusive Provider Organization) and HMO (Health Maintenance Organization) networks are typically narrow and limited. PPO (Preferred Provider Organization) networks (which is SHIP's network) are a broad network meaning you have more choice in where you can access care.



- Q. For graduate students that are in-between labs AKA without a GA appointment - how can they acquire health insurance? Is this possible through CSU?**
- A. All graduate students enrolled in any credit level are eligible to enroll in the CSU student Health Insurance Plan regardless of GA appointment. The Graduate School provides a health insurance contribution in the form of a credit on the student account for GAs registered with 5 or more credits. This contribution by the Graduate School effectively pays the SHIP premium. Learn more about [enrollment periods](#).
- Q. Why is there sometimes a delay in our health insurance activation? Students have reportedly come up as uninsured when seeking health coverage outside of CSU Health Network a month and a half into the term, though they had signed up for the insurance and received email confirmation.**
- A. During the insurance open enrollment period, graduate students enrolled in 5 or less credits need to positively enroll in SHIP through the Health Insurance Waiver/Enrollment Portal or through [CSU Health Network Student Insurance webpage](#). Once the election has been made, it takes approximately 5-7 business days for the eligibility to process through the various systems and for the student to be shown as insured.
- Students who do not make a positive enrollment election into SHIP will not show active in Anthem's system until one to two weeks after the add/drop date for the semester.
 - Students who elect SHIP early but who do not register for classes until later in the open enrollment period will not have their enrollment advanced to the carrier until they show as an eligible (ie: registered for classes) student.

Mental Health Access and Resources | Counseling Services and EAP Benefits

Utilization of CSU Health Network Counseling Services by graduate students continues to increase. In 2018 about 13% of our clients were graduate students, which mirrored the percentage of graduate students in the overall student body at CSU. Last year 15% of our clients were graduate students as compared to graduate students comprising 12.75% of the overall student body. CSU Health Network also collects ongoing satisfaction data and can analyze the data to see specific graduate student satisfaction levels. Overall, graduate student satisfaction with Counseling Services ranges between 86% and 96%. These levels are at or above the satisfaction rates of all students seen in counseling during the same time period in Counseling Services.

- Q. How does CSU Health Network Counseling Services align with Employee Assistance Program (EAP)? Are these separate entities? For those currently seeing a counselor through CSU Health Network, will they need to seek a new counselor through EAP once they have used up their sessions? Could they use EAP to continue sessions with their current counselor?**



A. Employee Assistance Program (EAP) and CSU Health Network Counseling Services are separate entities. CSU Health Network Counseling Services offers a wide array of mental health support services in addition to individual counseling. Counselors will work with students to recommend services that best fit a student's needs and preferences based on areas of concerns, goals, history, unique circumstances, and identities. This is done to make sure we match the right service to the unique concerns of each student. Sometimes individual counseling is not clinically indicated as the best service to address a student's concern. While there is no true individual session limit at CSU Health Network Counseling Services, the average number of individual sessions a student uses is between 5 and 6 in one year. All counseling services are covered by your student fee. While non-individual services are entirely covered under that fee, an additional fee of \$10 per session is applied after a student uses 5 individual sessions in a semester. As a result, EAP never comes into the equation in terms of funding more sessions within the Counseling Services. The EAP benefits are in addition to, not in place of, CSU Health Network services. We would not permit a student to have two individual therapists at the same time (for instance, 1 EAP counselor and 1 CSU Health Network counselor) because this approach is not considered clinically appropriate or effective. A student could, however, seek individual therapy through an EAP provider and then come to CSU Health Network for groups, workshops, in times of crisis, or for other services.

Q. If a GA wants to do continual counseling beyond the 6 free sessions per issue, how does that work with the EAP/ComPsych?

A. Each GA has access to 6 free sessions per issue, per person in their household, per calendar year. It is rare that an employee/GA will gain access to more than the 6 sessions per year unless they have a separate issue. GA's should ask the therapist they plan to see through ComPsych if they also take their health insurance so that they can continue beyond the 6 sessions covered by EAP. CSU has agreed to provide the EAP benefit of mental health counseling with the understanding that it is for brief/solution focused counseling.

Q. How is an "issue" defined? Can this definition change?

A. Each situation is determined on a case-by-case basis by a licensed clinician employed by ComPsych. An example of a separate issue is: an employee seeks counseling due to a relationship issue or divorce and then later in the year they experience a death of a loved one. Also, separate issues are: an employee wants to engage in individual counseling as well as family or couples counseling.

Q. Graduate students have different needs than undergraduate students, especially with mental health. How will the new EAP benefits address this discrepancy?

A. Not all graduate students have access to EAP benefits through ComPsych. Graduate Assistants have access to both CSU Health Network Counseling Services, including all of their resources, as well as the benefit of 6 free sessions of counseling with a licensed professional in the community. These sessions can be accessed by calling ComPsych at 800-497-9133 twenty-four hours per day. In addition to the 6 free sessions, all GA's



have [access to online resources](#). GA's also have access to legal and financial guidance (9 a.m. – 5 p.m.) by calling 800-497-9133, the same number that is used to access mental health support. EAP will not be offering group counseling. There are interpersonal processes, DBT and many other options for group therapy in the community or through the CSU Health Network Counseling Center. GA's can find out more by calling Connections at 970-221-5551.

Adding GA's to the ComPsych benefits offered by EAP allows them access to counseling off campus with a wider swath of counselors. The fact that GA's have access to both CSU Health Network Counseling Services as well as ComPsych allows for more access and agency in their decisions around choosing services for those seeking mental health support.

Q. Can graduate students get referrals to other counselors or psychiatrists when CSU Health Network psychological and psychiatric services are overwhelmed?

A. Yes, we have a referral process in place with Connections. Connections is a team of therapists that are a part of the Larimer County Health District. Their job is to connect residents of Larimer County to psychological and psychiatric services that exist in the community (i.e. private practice therapists, other community counseling clinics). Connections takes into account your financial situation (they have access to very low cost options for those that qualify and many graduate students end up qualifying), your concerns, and other requests you may have related to finding a therapist. For all students, including graduate students, who want long term ongoing weekly therapy or want a modality of therapy that we cannot offer, CSU Health Network Counseling Services can make a referral to Connections.

Q. Group therapy sessions through CSU Health Network Counseling Services don't feel like an option when you could be in a group with someone who is/was/or could be in the future one of your students. How can this be addressed?

A. With groups, CSU Health Network has instituted a practice during the first session of each group that allows members to disclose if they know other group members, either through professional relationships, friendships, or otherwise. When two or more people in the same group know each other, arrangements are made for each of those people to be in different groups. Graduate students consistently participate in groups over the years and CSU Health Network has received positive feedback from those students concerning their experiences in group. Ultimately, the process we have in place has allowed us to prevent graduate students from being in the same group with undergraduate students that they teach as well as other graduate students they know and/or supervise.

Q. How does the CSU Health Network Counseling Services provide assistance to those with marginalized identities?

A. For graduate students that hold marginalized identities, our counseling liaisons work



with Student Diversity Programs and Services (SDPS) offices to offer spaces and workshops via SDPS offices designed to support students. More information on those offerings can be found through each SDPS office. Further, CSU Health Network has a [multicultural counseling services webpage](#) that is a hub for resources geared towards reducing barriers to counseling for students possessing historically marginalized identities.

All students can access the general drop-in hours offered at Counseling Services on Mondays through Fridays. Students who identify as people of color, members of the LGBTQ+ community, and/or have a disability also can access Multicultural Counseling Drop-In Hours. These times are reserved for you to meet with one of our Multicultural Counseling Services.

- Q. **What if I am assigned to a counselor who doesn't work over the summer? Who do I see during those three months? It doesn't feel like a true counseling service if we can only access it 8-9 months out of the year and even then, do I have to pay extra to access the services over the summer?**
- A. CSU Health Network Counseling Services is open 12 months out of the year. It is true that for individual therapy, Counseling Services is mostly a short term model. Demand and budget guide our approach. In order to see all of the students seeking services, while also being good stewards of the student fees that fund our agency, CSU Health Network has a number of counselors that only work during the academic year and/or work on a temporary assignment. As a result, students may be seeing one of those counselors during the academic year and either have to transfer to another counselor over the summer (which is possible), follow the 9 month counselor to their private practice in the summer (if they have one), pursue another therapy service within the counseling center (i.e. group, workshops, online options, etc.), or pause from therapy for a time. Ultimately, students always have access to CSU Health Network services, but we cannot guarantee the same counselor for individual services over longer periods of time. Just like our spring and fall semesters, there is an access fee for the summer semester. The fee is lower than the fees for the spring and fall semester and if you are enrolled in SHIP, you may have Flex dollars available to help cover the cost. (See answer to the last question for specific numbers regarding this year's fees).
- Q. **Is the counseling service fee different from the student health fee?**
- A. Yes, it is a separate fee. The 2020-2021 academic year counseling fee is \$53.23 for each semester (fall/spring). The Summer 2021 semester fee is likely going to be approximately \$34. The fee covers access to all CSU Health Network voluntary counseling services (i.e., crisis services, groups, workshops, individual, online services like SilverCloud).



CSU Health Network- General Information

- Q. How can graduate students get a primary care physician at the CSU Health Network (versus getting a different doctor for each appointment)?**
- A. Technically, you cannot have a true primary care physician. But, whenever you make an appointment via the CSU Health Network, you do have the option of requesting a specific medical care provider. You are welcome to work with the Health Network scheduling team and have appointments with the same physician repeatedly. However, you will be subject to that primary care provider's schedule. If you need to see a medical professional promptly or immediately, it may be difficult to do so if you are set on seeing a specific care giver.
- Q. How do you use the flex dollars? Do they have to be used at the CSU Health Network? Are the flex dollars \$250 per semester or per academic year?**
- A. Flex dollars were increased from \$100 per academic year to \$250 per academic year beginning with the 2020/21 plan year. Flex Dollars are only available for use at CSU Health Network. You must be actively enrolled in SHIP at the time of the service to be able to use Flex Dollars toward that service. Flex Dollars cannot be carried forward to another plan year or shared with other students. The main purpose behind Flex Dollars is to assist with the cost of dental and vision care at the Health Network. Flex dollars can be used for several other items listed on the [CSU Health Network website](#).
- Q. If we know we need labs that need to be sent outside of CSU Health Network, is there a way to know how much those will cost ahead of time?**
- A. No, there is not. Cost depends on the test being run, the lab that the test is sent to, that lab's specific pricing and contract with your insurance plan, and whether or not you are still meeting your deductible. The CSU Health Network lab can provide the phone number of the lab the test would be sent to and you can contact them to ask the "cash price" knowing that the insurance contracted price will be less than that.
- Q. Is the Urgent Care in the CSU Health and Medical Center considered part of CSU Health Network?**
- A. No, they are not. They are an independent practice that is leasing space within the CSU building. If you go to the Urgent Care in the CSU Health and Medical Center, you will be subject to your deductible and cost sharing.
- Q. Do you solicit feedback from students on costs to compare for referrals? How are cost-effective referrals made?**
- A. CSU Health Network is able to provide low-cost options for referrals based on insurance, location, availability of outside providers, and student preferences. Additionally, the Health Network referral staff works with students to offer referral options that are in-network with that student's health insurance plan, which is the most cost-effective way to use services. CSU Health Network does not specifically ask for feedback from



students on Health Network costs because we base our internal charges on the community rates and Medicare rates, which are an industry standard/benchmark. We do not have influence on outside entities and what they charge, but those agencies also base their costs off of Medicare fee schedules.

Graduate Student Fee Breakdown and Graduate School Resources

The Graduate School provides information on financial resources and breakdown of costs and fees [here](#). Specific information on our health insurance policy can be found [here](#). More detailed information from the graduate school on finances and fees can be found on this useful page, including links to further resources, [here](#). For information on eligibility, services, and fees look [here](#). Graduate student fees typically fall within two general categories: General Fees and Health Access Fees. Some graduate students also pay for tuition, but for many GTA/GRA's tuition is covered and is not discussed herein as a fee.

Q. **When does the Graduate School provide a health insurance contribution?**

- A. The Graduate School does not directly pay for health insurance, but a health insurance contribution is provided as a credit to the student's account if:
- Appointed to a 25% (10 hours per week) or more assistantship (GTA, GRA, GSA, GRA Pre-Doctoral Fellowship).
 - Enrolled in CSU's Student Health Insurance Plan (SHIP), not applicable to any other insurance plans.
 - Enrolled in 5 or more resident-instruction credits (Audits, Continuous Registration, and CSU Online Credits* do not meet the Resident Instruction enrollment criteria for this policy).
- More information can be found [here](#).

Q. **What is an example of annual fees for a GA based on credits?**

- A. *Advice* – Most graduate students cut back in classes during later semesters, but add research credits to stay above the 5-6 credit sweet spot for health insurance contributions. Note, the annual difference in general fees between 5 and 6 credits is substantial and could be even greater if you don't access health services. Note that the full general fee (>6 credits) has other benefits like a gym membership.
- 6 or more credits - \$2,138/yr
 - 5 credits – \$1,284/yr
 - <5 credits – \$4,181/yr

If your advisor asks you to register for less than 5 credits but you are TA-ing

1. Advocate to register for extra research credits.
2. Tuition should be covered so an extra credit or two of research might not matter.
3. Talk with your advisor about finances because often they just haven't done the research.



General Student Fees

- Links:
 - [Base Tuition- Financial Aid Office](#)
 - [Eligibility and Service Charges- CSU Health Network](#)
- Primarily based on the number of credits taken each semester.
- Non health related fees include General, University Technology, University Facility, and University Alternative Transportation Fees
- General fees are set by CSU
 - [Breakdown of itemized fees](#)
 - [CSU Health Network and Counseling fees](#)
- Departments cannot legally cover these fees because benefits must be the same over all students of the same group. As fees are not covered for GTAs as a benefit, no GA can have the benefit even if the PI or department is willing to pay it.

Health Access Fees

Breakdown of Health Access Fees is slightly more complicated with further information found [here](#).

If you GTA/GRA both semesters and take:

- 6 or more credits - Health Access Fee and Counseling Service Fee are rolled into General Fees
- 5 credits - pay a "Health Access Fee" of \$ 258.57 mid semester and \$128.40 summer if you access health services
- <5 credits - pay full \$1,493 fall, \$1,745 spring summer and pay access fees listed above

If GTA/GRA one semester and take:

- 6 or more credits, pay for semester/summer when not TAing – up to \$2,348/yr
- 5 credits, pay "health access fees" and fees for semesters/summer not TAing – up to \$2,766.67
- <5 credits- pay access and full fees - \$3,910.41

No GTA / GRA

- Pay full fees AND if <5 credits, access fees - \$3,910.41