

# Graduate School Fellowships 2021-2022: FAQ's



## How will my tuition scholarship be paid?

Tuition scholarships associated with the fellowship are credited directly to your MyBama student account at the beginning of each semester before the deadline to confirm class schedules. The amount of your tuition scholarship and the semesters covered are set out in your offer letter.

## What does it cover?

The value of your tuition scholarship is based on your residency status for tuition charges and the base of the award as set out in your award letter. It does NOT cover items such as college course and facilities fees, equipment or lab fees, international student fees, recreation fees, and other non-tuition items. Tuition awards are NOT available for summer semesters under fellowship programs. Tuition scholarships may only be used to cover **actual tuition charges for confirmed registration**; any unused dollars cannot be transferred to another expense or cashed. Tuition scholarships are paid pro-rated based on the value of your fellowship award. A “full-time” tuition scholarship pays your tuition costs for registration of between 9 and 15 hours. Tuition scholarship covers graduate classes only.

## And what about my monthly stipend?

Your fellowship stipend will be paid to you in equal monthly installments over the period of your fellowship award. Awards are usually for 4, 5, 9, or 12 month periods – simply divide the total award by the number of periods of the award to get the monthly amount. So, fall only awards will receive 5 installments, spring will receive 4, academic year awards are for 9 months, and fiscal year awards (very few) will cover 12 months. Fellowship stipends are NOT paid through Payroll, they are credited to your MyBama student account.

## How does the health insurance benefit work?

- ✓ If you are an international student: unless you provide proof of adequate student health insurance that is approved by the University before the start of classes each semester and receive a formal hard waiver, the University will automatically enroll you in its student health insurance plan, bill your student account for the single coverage health insurance premium for each semester, and apply your health insurance benefit as a grant to offset the cost of the single coverage premium. The waiver deadlines are the last day to register for classes, which is around August 24 for fall semester, and January 15 for spring and spring/summer semesters.
- ✓ If you are a domestic student: the University will purchase for you for the fall and/or spring/summer semesters single coverage under the UA Student Health Insurance plan for the period August 1 through December 31 for the fall and/or January 1 through July 31 for the spring/summer coverage.

You must formally accept or decline the health insurance benefit associated with your fellowship (see below “How do I accept the free single coverage health insurance/What is the process for receiving the benefit?”). There is a deadline by which you must accept or decline the benefit, see below for dates.

Coverage under the UA’s health insurance plan runs from the beginning of each semester.

Where you are receiving a partial health insurance benefit, your scholarship amount will be pro-rated based on the fellowship award, and in order to receive the benefit you will need to pay the portion of the premium not covered by the benefit.

## How do I accept the free single coverage health insurance/What is the process for receiving the benefit?

After the enrollment period opens for the semester (see dates below) the Graduate School will send an email to all domestic students receiving the full insurance benefit inviting them to accept or decline the insurance online – simply follow the instructions in the email.

If you have a partial award you will receive a different email from the Graduate School with separate instructions for claiming your benefit and paying your contribution.

International students do not need to do anything, they are automatically enrolled in the student plan unless they waive the benefit (see above “How does the health insurance benefit work?”).

## Can I purchase additional health insurance coverage under the University’s plan for spouse and/or children?

Yes! United HealthCare offer a subsidized low-cost rate for adding eligible dependents to the same policy. Rates are published on the Student Health Center’s web pages. You can purchase the additional coverage directly through the United HealthCare insurance plan portal online. Eligible dependents are the student’s legal spouse and dependent children under 26 years of age.

## Is there a deadline to accept the free health insurance?

Yes! Every insurance plan has a fixed “window” of registration or open enrollment period during which you must register for health insurance, and this plan is no exception. If you do not accept the health insurance your benefit will fail completely. For the University’s health insurance plan the acceptance dates are as follows:

Enrollment period for Fall semester or annual coverage	Mid-July through last day to register for classes for fall semester
Enrollment period for Spring or Spring/Summer	Mid-December through last day to register for classes for spring semester
Enrollment period for Summer	May and beginning of June

Actual dates for last day to register are published in the University’s Academic Calendar.

## What if I don’t want the health insurance?

For international students, you may **ONLY** decline the UA Student Health Insurance if you have your own insurance equal in coverage to the University’s plan. For more information or to obtain a health insurance hard waiver please contact the Student Health Center.

Domestic students have the option to decline the UA Student Health Insurance plan benefit associated with their fellowship. If you have your own plan, or remain on a family or partner’s plan, you must notify the Student Health Center and decline your benefit from UA. Failure to properly and fully declare other insurance plans may jeopardize your benefits under the UA plan. If you have any questions about your health insurance please contact the Student Health Center directly.

The health insurance benefit may only be used to cover **actual health insurance premiums for confirmed registration**; any unused dollars cannot be transferred to another expense or cashed.

## **What is the contact info for the Student Health Center?**

To contact the Student Health Center with any question about the health insurance plan please call (205) 348-4086 or visit the Insurance Office at 750 Peter Bryce Boulevard, Tuscaloosa, AL 35401.

## **How do I get my insurance ID card or proof of insurance?**

One way we are becoming greener is to no longer automatically mail out ID Cards. Instead, your digital ID card is available to be downloaded from the UHC online My Account. An insured student may also use My Account to request delivery of a permanent ID card through the mail. Allow time after you accept the insurance for the SHC to register your decision after which you can go online to the UHC student portal and set up your My Account.

## **When do I get my fellowship stipend paid to me?**

For all fellowships starting in the fall, the first payment will be credited to your MyBama student account and available at the end of August. For spring, the first payment will be available at the end of January. Thereafter, monthly stipends will be available at the end of each month. This allows sufficient time for you to collect the check from Student Account Services or for any direct deposit to take effect in time for the month end.

## **What are “FEP’s” and how do they work?**

Your award letter may have included “Fellowship Enhancement Payments”, these are additions to fellowships where approved by the Graduate School. They are paid dollar for dollar to match supplemental awards made by colleges. The Graduate School’s part is simply added to the total regular stipend and paid over the same period. Please check with your home department for information about the distribution of the college’s matching award.

## **I want to receive my money each month by direct deposit, how do I set that up?**

Easy! Simply go to your MyBama student account online; select the “Student” option from the left side menu. Under “Self Service Banner” choose Student Account Services, then edit your Payment Methods to add a new bank account for automatic deposits. You will need the routing number and account number to complete the set-up for direct deposit. For further assistance, please contact Student Account Services.

## **What about income taxes?**

The impact of both federal and state taxes varies from case to case and upon your nationality as well as many other factors, but certainly ALL monies paid to students by the University are declarable to the tax authorities. At the end of each tax year during which you receive a fellowship you will receive IRS Form 1098T which will include information for submission on your tax return relating to your fellowship. Before accepting any award, you should consult with your tax advisor or preparer to determine how your tax position may be impacted. For more information please check the IRS Publication 970, or download from <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

International students must register with the UA Tax Office (365-A Rose Administration) to determine the extent of their withholding taxes.

## **My department has offered me an assistantship on top of my fellowship; can I accept? How does tuition and benefits work?**

Typically, graduate students are allowed to accept only one major fellowship at UA which is work-free and awards significant stipend and benefits. However, you are not prohibited by the Graduate School from

accepting an assistantship appointment in addition to a fellowship except where college guidelines veto such arrangements. You must notify the Graduate School Assistant Dean for Admissions and Recruitment in writing and ask permission to accept the assistantship, as well as your academic advisor. Where you accept an assistantship with benefits, those will be paid out first before the fellowship benefits. Please note that you can never receive tuition benefits totaling more than your actual tuition charges for that semester!

The goal of a fellowship is to give you additional research time by reducing other work obligations; students who receive a Graduate School fellowship may also receive up to \$10,000 in additional funds before a reduction in the fellowship is applied to maintain a \$30,000 earning cap for an academic year.

## **Are there any academic requirements for keeping the fellowship?**

Your fellowship award is contingent upon your confirmed registration each semester in the minimum number of hours required AND making satisfactory progress towards your degree. You must maintain a cumulative GPA of 3.00 or better at all times. To be eligible to purchase the UA health insurance you must be registered for at least 3 hours' classes and for at least the first 30 days of classes in a semester.

Please make note of the minimum registration requirements and how they impact your eligibility for enrolling in the UA health insurance plan, and minimum requirements for free access to the Student Health Center. There are minimum levels of registration which are required for fellowship qualification, please check the Graduate Catalog.

## **What about Financial Aid?**

Fellowships may reduce the base level of total allowable federal financial aid. If you plan to receive federal loans or aid, please contact the UA Student Financial Aid Office and advise them of this fellowship award.

## **What if I withdraw from school?**

If you withdraw from school your fellowship stipend payments will cease the effective date of withdrawal as recorded by the UA Registrar's Office. Tuition scholarships will be pro-rated based on the policies determined by Student Account Services and will basically match the tuition charges offset. You must notify the Graduate School Dean's Office immediately of your withdrawal.

If you withdraw before the end of the first 30 days' of classes your health insurance benefit will be cancelled. However, after 30 days in class, your insurance coverage will remain in force through the remainder of the semester.

## **Where do I go for any other questions?**

- University of Alabama Student health insurance plan registration, plan details, benefits and exclusions: United HealthCare web site - <https://www.uhcsr.com/ua>.
- Student Health Center - <http://shc.ua.edu/insurance/>.
- Student Account Services - <https://studentaccounts.ua.edu/refunds/>.
- Graduate School - <http://graduate.ua.edu/>.

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