



## Background

Graduate Student Academic Appointments, also known as SAAs, are offered by academic schools, departments, or administrative offices to selected graduate students. SAAs are part-time positions that usually require 15–20 hours of work per week and concurrent course enrollment<sup>1</sup>, where the graduate student works in a position with academic duties, such as an associate instructor, faculty assistant, graduate assistant, or research assistant. In exchange for the work, the SAA receives a stipend as compensation for the academic duties assigned—this compensation is considered taxable income.

In addition, SAAs appointed at 37.5% FTE (15 hours per week) or higher, receive graduate student health insurance coverage effective at the beginning of their contract. SAAs are automatically enrolled in the health insurance plan for each semester that their appointment meets the percentage criteria for health insurance coverage. The health insurance coverage includes medical, prescription, vision, and dental coverage, as well as a life insurance policy and access to other university benefits and resources.

For more information on appointments and guidelines for SAAs see appropriate campus policies (IUB: [vpfaa.indiana.edu/doc/graduate-student-academic-appointees-guide.pdf](https://vpfaa.indiana.edu/doc/graduate-student-academic-appointees-guide.pdf); IUPUI: <https://academicaffairs.iupui.edu/Faculty-Affairs/graduate-students>)

## Health Insurance Coverage

SAAs appointed at 37.5% FTE (15 hours per week) or higher receive graduate student health insurance coverage for each semester they have an active SAA contract. The SAA is eligible for health insurance coverage as of the first day of their contract. Coverage ends on the last day of their contract; however, coverage periods are generally based on the academic year, as follows:

- Fall Semester: **August 1 – December 31**
- Spring Semester: **January 1 – July 31**
- Full Academic Year: **August 1 – July 31**

The university subsidizes the full cost of the health insurance premiums; SAAs do not pay any premiums for the coverage. When covered by the plan, SAAs have access to nationwide medical, prescription, vision, and dental plans. The medical plan has no deductible and low out-of-pocket costs, such as copays, with access to the on-campus health center. There is an option to waive IU health insurance if the SAA prefers to remain on a parent or spouse's plan.

International students may waive the SAA plan if they prefer to enroll in the IU-sponsored International Student plan. However, enrollment on the SAA plan is primary and takes precedence, so an International SAA must both waive the SAA plan and notify the International Office of their intent to switch plans.

Additionally, eligible dependents of SAAs can be enrolled on the student's health insurance plan, however the SAA is responsible for the full cost of dependent premiums. Dependents are eligible for enrollment only during periods that the SAA is eligible for enrollment.

When coverage ends as an SAA, the university will send a COBRA offer to allow the SAA to continue health insurance coverage on a voluntary basis at the full premium cost.

Information about the health insurance, how to waive coverage, add coverage for dependents, and links to plan information is sent to SAAs each semester.

## Health Insurance for SAAs on Leave

There are times when a SAA may need to take a complete leave from their academic coursework and assigned SAA duties but maintain their health insurance. Beginning with the 2022-23 academic year, SAAs may request a medical or parental leave of absence and continue being covered by IU-sponsored health insurance. This leave plan would accommodate students requiring leave beyond 2-3 weeks. If the leave is approved, the department will continue to pay their insurance premiums for up to 6 months under the following criteria:

- **SAAs on a university-approved medical or parental leave of absence can remain enrolled in IU-sponsored SAA health insurance for up to 6 months, or the end of their contract, whichever comes first.**
- **Schools may elect to require an SAA be appointed and enrolled for a period prior to the initiation of the leave.**

During this approved leave, the SAA will not be enrolled in classes or receiving a stipend, will not be working or assigned duties by their academic school/department/program, and a temporary hold will be placed on any academic milestones. The intent of this unpaid leave for SAA is to allow the student time to focus on their health and well-being away from classes and work while maintaining university-sponsored insurance.

International SAAs should check with the International Office prior to requesting a leave to understand if there are any impacts to their visa if they are not taking classes and working as a SAA.

<sup>1</sup>During the academic year, academic duties may vary from 15-20 hours per week and there is a minimum of 6 credit hours of enrollment or G901 equivalent; for the summer, no enrollment is required and duties may take up to 40 hours per week.

## Departmental Leave Process

To request and process a leave, the department will need to take certain steps. The SAA should apply for leave through their academic school/department/program and provide the appropriate documentation to support the leave<sup>2</sup>. Once approved, the HRBP should submit a leave eDoc through HRMS. The leave code options were turned on for SAAs beginning August 2022 and should be used to officially document SAA leaves. **These steps must be followed in order for health insurance to be continued.**

The required steps to request and document the leave are as follows:

1. The SAA should complete the Leave of Absence form for their campus (available from the Graduate School or Office of Academic Affairs), and submit the form and appropriate documentation<sup>2</sup> to support their leave to their academic school/department/program. For SAAs working on a campus office not affiliated with their school, the student is responsible for sharing the leave form with their work supervisor and their graduate program advisor/director for review and approval.
2. Following review and approval by the academic school/department/program, the leave form and documentation must be routed via processing a Leave of Absence form from each campus.
3. Once approved by the campus graduate office, the leave can be initiated by processing a Leave of Absence eDoc via the [HRMS Task](#) on One.IU. The department HRBP or eDoc Initiator should Initiate a "Leave of Absence" (LOA) eDoc:
  - Enter the **Effective Date** as the leave start date.
  - The LOA eDoc will auto-default in the Action/Action Reason value as **Leave of Absence (LOA)/Other (OTH)**.
  - Enter the **Expected Return Date** as the leave return date.
  - Attach the approved leave form to the eDoc.
  - The LOA eDoc will route first to the Graduate School and then be finalized by the respective campus central office.
4. Once the leave has ended, the department HRBP or eDoc Initiator should return the SAA back from leave by initiating a "Return to Duties" eDoc:
  - Enter the **Effective Date** as the leave return date.
  - The Return to Duties eDoc will auto-default in the Action/Action Reason value as **Return from Leave (RFL)/Return from Leave (RFL)**.
  - Attach the approved leave form to the eDoc.
  - The RFL eDoc will route via the regular routing workflow approvals and will be finalized by the respective campus central office.
  - If an RFL eDoc is processed *mid-semester*, the contract pay logic will start to pay the SAA out on their contract.
  - If the RFL eDoc is processed *after* the contract duration is complete, the contract pay logic will not pay out any remaining contract amount.
  - If an SAA does not return from their Leave, then a "Return to Duties" eDoc should be processed and then a "Terminate Employee" eDoc should be processed to end their job which will also terminate their SAA health insurance benefits.
5. Central offices may audit and follow-up with the department/school to get the RFL and term eDocs processed if they are not completed in a timely manner.
6. The campus Graduate School should be notified when a student has returned from leave, as well as cases where the student did not return to complete their program.

## Important Reminders

- Beginning fall 2022-23, SAAs on a university-approved medical or parental leave of absence can remain enrolled on IU-sponsored SAA insurance coverage for up to 6 months, or the end of the contract, whichever comes first.
- The SAA leave is a leave from academic duties and course enrollment. It means the SAA is withdrawing from classes and relieved from academic responsibilities assigned as an SAA.
- The SAA is not being paid.
- The formal leave needs to be processed through HRMS with the leave begin and expected return dates entered.
- The leave needs to be monitored by the HRBP and/or department to properly return the SAA to duties when the leave ends.
- The premiums for health insurance will still be charged to the department for the SAA during the duration of the leave.
- If the SAA formally leaves IU or ends their appointment mid-semester, i.e., they are not on a leave and no longer at IU, insurance coverage will end as of the date of termination and insurance premiums charged to the department will be pro-rated.
- This does not apply to Postdoc Fellows (FLPs).
- This does not apply to Fellowship Recipients.

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<sup>2</sup>Documentation for leave could include a healthcare provider's note indicating a need for leave, date of anticipated due date for childbirth, or public notice/certificate of death in the family.

## Frequently Asked Questions

### What is the definition of a leave?

A medical or parental leave requires the SAA to withdraw from classes and be relieved from all academic responsibilities assigned as an SAA for the duration of the leave. Typically a formal leave, as discussed here, requires time off beyond two or three weeks and a complete break from all work activities.

### Is this a paid leave?

No, this is an *unpaid* leave.

### What if the individual is on an NIH grant that requires paid leave?

In most cases, those individuals are also not considered a SAA, rather they have a different type of appointment may follow different rules. To verify the leave process, stipend, or health insurance, you are welcome to reach out to the Graduate School on your campus for more information or contact [askhr@iu.edu](mailto:askhr@iu.edu) and ask about how to handle these cases.

### Will the SAA continue to maintain insurance while on a leave?

Yes. If the leave request is approved and the eDoc to officially submit the leave through the system is completed, the SAA will maintain health insurance for the duration of the approved leave.

### What duration of time is allowed for an SAA leave?

SAA's on a university-approved medical or parental leave of absence can remain enrolled on the insurance up to 6 months, or the end of the contract, whichever comes first. Based on the leave requested and the documentation provided, the department may put through a leave for the appropriate amount of time. The leave should be no longer than 6 months in length and should not extend beyond the length of their contract. A leave may be shorter than 6 months.

For example, if a SAA is appointed for Fall only, they request a leave in August, and their contract ends 12/31, the leave can only be requested for a maximum of 5 months in length to align with the end of their contract at IU.

### Will the department be charged insurance premiums while the SAA is on leave?

Yes, the department will continue to be charged premiums while the SAA is on leave.

### What happens if the leave is not for the full semester and the SAA does not return to IU? Is the department charged the full cost of premiums for the full semester?

If the SAA leave ends during the middle of a semester and the SAA does not return to IU, the department should follow the eDoc process to return the SAA from leave and then terminate the SAA from employment. In this case, premiums would be pro-rated for the department. For example, if the SAA takes a leave August through January, but does not return to IU, the department would be charged for the fall semester insurance premiums and one month for the spring semester.

### Is a leave allowed if the SAA can't work, but can take classes?

If the SAA can't work, but can continue to take courses, they are no longer a SAA and would just be considered a student. During the academic year, the SAA's academic duties may vary from 15 to 20 hours per week and there is a minimum of 6 credit hours of enrollment or G901 equivalent. The SAA leave is a special leave from all duties and enrollment. Taking this leave option means the SAA is withdrawing from classes and relieved from academic responsibilities assigned as an SAA to qualify for the SAA leave option.

### Is a leave allowed if the SAA can't take classes, but can work?

During the academic year, the SAA's academic duties may vary from 15 to 20 hours per week and there is a minimum of 6 credit hours of enrollment or G901 equivalent. The SAA leave is a leave from all duties and enrollment. It means the SAA is withdrawing from classes and relieved from academic responsibilities assigned as an SAA to qualify for this leave.

### What if the SAA is required to enroll in classes or needs stipend support?

This special SAA leave applies only to students who require time away from both SAA duties and enrollment. This means schools or departments should consider alternate leave plans in these cases.

### Can a SAA take more than one leave?

A maximum of one leave per academic year is allowed.

### What if the SAA has other financial aid?

Students with financial aid/loan repayments should consult with their campus financial aid office, as a lack of full-time enrollment may impact loan repayment or financial aid eligibility.