

# Employment, Fellowships & Insurance

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Changes are coming to graduate student insurance effective Fall 2021. [Learn more here](#). This page will be updated to reflect new information in Fall 2021.

## Graduate Research Assistants

- Your employment supervisor is your research advisor
- You are paid one month behind for work performed (*you get paid on October 1 for work performed in the month of September*)
- If you are benefits-eligible, you are eligible for free medical insurance from [UT Select](#) and may opt to pay an out-of-pocket premium to add dental and vision insurance
- As an employee, you are eligible for a non-resident tuition waiver. If you are not a resident of Texas, you must [request the waiver every semester](#).
- Your resident tuition is funded 100% by your research advisor
- GRAs should contact their lab's research administrator for questions about their employment and benefits

## Teaching Assistants

- Your employment supervisor is the instructor of the course to which you are assigned
- You are paid one month behind for work performed (*you get paid on October 1 for work performed in the month of September*)
- If you are benefits-eligible, you are eligible for free medical insurance from [UT Select](#) and may opt to pay an out-of-pocket premium to add dental and vision insurance
- As an employee, you are eligible for a non-resident tuition waiver. If you are not a resident of Texas, you must [request the waiver every semester](#).
- Your resident tuition is funded 100% by the Office of the Provost
- TAs should contact the graduate coordinator for questions about their employment and benefits

## Fellows - 100% funded by fellowships

*This section applies to students on full fellowships from the Cockrell School of Engineering, the Graduate School, and those external fellowships that are administrated by the Graduate School or departments, such as NSF and NIH F31.*

- You are typically paid one month in advance (*you get paid on September 1 for living expenses in the month of September*)
- Full fellows are eligible to purchase [UT Select](#), but are not eligible for premium sharing. Most fellows purchase insurance through [AcademicBlue \(Student Health Insurance Plan\)](#), as it is much more affordable. Fellowships at UT that include a stipend to purchase health insurance will almost always be at the rate of the student plan through AcademicBlue.
- Fellows should contact the graduate coordinator for questions about their fellowships

## Gap Insurance

Students transitioning from a full fellowship to a benefits-eligible employment position will need to purchase gap insurance. The AcademicBlue plan has coverage dates of 8/15-8/14 each academic year, while UT Select has coverage dates of 9/1-8/31 each year. Here's an example:

*A student purchased one year of insurance from AcademicBlue while they were funded by their Cockrell School fellowship. The insurance is valid from August 15, 2020 to August 14, 2021. Next year, the student will transition into a GRA position within their lab and will transition to UT Select insurance. Since their Academic Blue insurance ends on August 14 and UT Select will not begin until their first day of work on September 1, the student needs to purchase gap insurance to cover August 15-August 31.*

Gap insurance can be purchased through AcademicBlue beginning August 1 each year. See the [AcademicBlue website](#) and look for the Gap Insurance tab to enroll.