



THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

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June 24, 2009 (Revised August 31, 2009)

To: Deans, Directors, Department Chairs, Human Resources Facilitators and Business Managers

From: Elmira Mangum, Ph. D., Senior Associate Provost, Finance and Academic Personnel *Elmira Mangum*

Dennis Press, Assistant Vice Chancellor and Controller *Dennis Press*

Mary Covington, M.D., Assistant Vice Chancellor for Campus Health Services *Mary Covington*

Re: Graduate Student Health Insurance Program - Enrollment for 2009-2010 and Other Issues

Effective August 15, 1996 the University provided individual health insurance coverage to eligible graduate students under the UNC Campus Health Services Plan and the Blue Cross Blue Shield of North Carolina supplemental plan administered through Hill, Chesson and Woody. The insurance program for graduate students is separate from insurance programs for Clinical Fellows, Postdoctoral Trainees, and Postdoctoral Research Associates. The purpose of this memorandum is to provide information regarding the 2009-2010 enrollment process for the Graduate Student Health Insurance Program as well as other pertinent information. The 2009-2010 policy year is from August 15, 2009 through August 14, 2010. The information in this memorandum pertains to the following:

- **Eligibility Criteria of the Health Insurance Plan**
- **Other Provisions of the Health Insurance Plan**
- **Student Eligibility Verification**
- **On-Line Enrollment Process**
- **Methods of Payments to Graduate Students**
- **Insurance Payment Premium Procedures**

The information in this memorandum is the result of extensive discussions among academic and administrative departments concerning appropriate procedures and practices for the Graduate Student Health Insurance Program. Your additional comments regarding the efficiency and effectiveness of the procedures and practices are most welcome as efforts to improve the program administration continue.

Eligibility Criteria of the Health Insurance Plan

For the 2009-2010 plan year, graduate students must meet the following criteria to be eligible for coverage:

1. The student must be a registered (for a minimum of 3 credit hours) graduate student in good standing at the University.
2. The student's service and non-service appointments must be based on academically related endeavors within an academic department. The student must be functioning as a **Teaching Assistant, Research Assistant, Fellow, or Trainee**.
3. The student must receive compensation for services as a Teaching Assistant or Research Assistant or receive a fellowship or traineeship award of not less than a total of \$2,667 during a policy year from an appropriate source of University funds related to their academic appointment(s). If the student's only income sources are tuition remission, compensation for services as a temporary student employee (being paid on an object code in the 14XX range), or if payments are received directly from an affiliated foundation or other outside sources, the graduate student is not eligible for graduate student health insurance.

Other Provisions of the Health Insurance Plan

The following other provisions of the health insurance plan also apply:

1. The policy year is August 15 through August 14.
2. The same sources of funds, which provide financial support to the graduate student, must also pay the proportionate cost of the health insurance premiums with one exception. If the source of funds include Federal Work-Study program funds, the employing department is responsible for the proportionate share of the health insurance premiums. If a graduate student is being paid from an outside source directly and is not being paid by University funds through UNC payroll or accounts payable, then they are not eligible for graduate student health insurance.
3. The 2009-2010 premium cost per student for annual coverage under the program provided through Blue Cross Blue Shield is \$1,970.16 (\$164.18 per month).
4. The program will be managed as a supplemental policy to students currently receiving coverage through Campus Health Services.
5. Students must first pay the campus health fee (\$203.00 per semester for FY 2009-2010) at the Office of Student Accounts & University Receivables in order to be eligible for the additional coverage provided under this policy.
6. If an eligible student graduates, withdraws from the University or ceases to perform work in his or her academic program before the required compensation level of \$2,667 has been earned, the insurance coverage will be terminated as authorized by the department(s). The student may continue the coverage through the end of the policy year by paying the premiums from personal funds. This provision does not apply to students who withdraw under the University Medical Withdrawal Process. When an eligible student graduates, the student must be removed from the insurance program. Students who graduate in December must be removed effective January 14. Students who graduate in May must be removed effective June 14.

7. When the spring semester has ended, the eligible student continues to be covered under the Graduate Student Health Insurance Program from the period of May 15 through August 14 as long as the student will be enrolled in the upcoming fall semester. The student does not have to attend summer session to be covered. However, the student must pay the campus health fee for the summer sessions in order to receive services at Campus Health Services.
8. Upon notification of termination by the University, Hill Chesson and Woody will inform the student of his or her right to continue insurance coverage under COBRA. COBRA notices will be mailed to the student's last known address within ten (10) business days of when Hill Chesson and Woody receives the termination, therefore it is important that all students maintain their current addresses with Hill Chesson and Woody.

Student Eligibility Verification

A **Verification of Student Eligibility** form is provided as **Attachment II**. The form documents that the graduate students acknowledge responsibility for confirming their eligibility for the health insurance plan. The form should be completed by the student and retained by each department that provides enrollment information for the health insurance plan. **A department should not enroll a graduate student in the Graduate Student Health Insurance Program until they have received the Verification of Student Eligibility form.** Accounting Services does **not** need a copy of this form.

On-Line Enrollment Process

The on-line enrollment process for the Graduate Student Health Insurance Program will be available for the 2009-2010-enrollment as of **July 17, 2009**. The student's home department should enroll the student in the Graduate Student Health Insurance Program. In order for health care services to be provided by the Campus Health Services, **the student's home department is encouraged to enroll the students in July after the student has registered. Failure to enroll students early may result in student's having to pay out-of-pocket for healthcare services.** **Attachment I** is the screen layout for the Enrollment and Change Form in the on-line enrollment system. The on-line enrollment function can be accessed by choosing option 3 from the Electronic Forms System main menu or by selecting Student Health Insurance from the HSL menu. If the on-line enrollment system is not accessible by your department, a photocopy of Attachment I should be used for enrollments. The departmental contact should sign the completed form and mail to Tin Lay Nwe in Accounting Services.

The on-line file of active enrollments for 2008-2009 will be carried forward to 2009-2010 so that the student's name, social security number, address, telephone number, and date of birth will not have to be entered for the new policy year. Also, the enrollment date will display as 08-15-2009 during the initial enrollment period. However, it will be necessary to enter the student's rank code, the department's number and contact person, and the annual award amount for 2009-2010. **Please make every effort to verify the student's address from the enrollment paperwork is the correct address in the enrollment system.**

Attachment I is the screen layout for the Enrollment and Change Form. The data entry instructions below refer to this screen. Although eligible graduate students can be enrolled in the health insurance plan throughout the year, the initial enrollment period will be from **July 17, 2009** through **September 14, 2009**. The effective date of coverage for students enrolled during the initial enrollment period will be August 15, 2009. For students enrolled after September 14, 2009, the effective date of coverage will be the most recent 15th of the month unless a retroactive enrollment is approved. To request a retroactive enrollment, a written justification should be submitted to Emily Coble in Accounting Services.

The on-line enrollment screen is used to enter and maintain graduate student health insurance program data. It is keyed on the student's PID. After the PID is entered, demographic information on the student is transferred from the Student Information System (SIS). Students without a valid PID and an appropriate SIS record cannot be enrolled until the SIS record is created. Also included on the enrollment screen are up to 8 lines of departmental data that are salary/award sources for that student. **Placing the cursor on a data field and pressing PF12 can access Field sensitive help.** Fields with help text are listed under each section.

Data Entry - Student Information

1. Enter the PID number of the student in the top right of the screen. Press enter. If the student is already in SIS, some of their demographic data will be retrieved and displayed on the screen. This data can be overwritten, but the changes will only be reflected in this system. When a graduate student is enrolled on the program with a temporary social security number, you must update the enrollment screen, SIS and Payroll when the permanent number is issued. **No modifications made in this screen will be reflected in the Payroll System or SIS.** If there is no SIS record for the student, enrollment cannot proceed until the SIS record is created.
2. If the student was properly enrolled in the insurance program, the previously entered data will appear. This data can be modified if necessary. If the data does not display, begin by entering the student's name, address phone number, e-mail address (if known), and the date of birth. Help on some of the fields (see Field Sensitive Help section below) is available. Press PF key 12 to view the help text, and then press PF key 12 or enter to return to data entry screen.
3. Press the TAB key to move from field to field.
4. Some fields are validated by data type. See validation rules below.
5. All required fields (refer to list below) must be entered and validated before departmental data can be validated.

Required Fields:

Last Name
First Name
Local Address (including city, state and zip)
Local Phone
Date of Birth

Validation Rules:

PID	Must be 9 digits (0-9).
State	Must be a valid 2 character state abbreviation.
Zip code	Must be 5 digits (0-9).
Local Phone	Must be 7 digits (0-9).
Date of Birth	A valid date in the form MM-DD-CCYY (ex. 01-31-1974).

Field Sensitive Help:

Student Name
Zip Code
Local Phone
Date of Birth

Data Entry - Department Information

1. The user will also be required to enter departmental data based on the department that was entered in the electronic routing system initial menu.
2. The user will only be allowed to modify department detail lines that correspond to their current department. Other department lines cannot be modified.
3. Press the TAB key to move from field to field.

4. Enter the information on the unprotected (**NOT** white) line. If more than 4 detail information lines are needed, press PF Key 8 to display lines 5 through 8 on the screen. The next open detail information line will display, with your department number pre-filled.
5. Department number will be pre-filled and protected.
6. Delete Code is to be used to mark as invalid your department's detail line. Use one of the codes listed below or place cursor on the field and press PF key 12 to select from a list. The line will not be deleted from the display, but will be flagged as inactive.
7. Removal code is not required initially, but is to represent the last date that the student will be eligible for the graduate student health insurance. This date must always be the 14th of the month.
8. All required fields must be entered and validated before data can be saved. You will be prompted to save the data after the detail data has been entered. **Enter 'Y' to save at that time. If a 'Y' is not entered to save the data, the student will not be enrolled.**
9. A running total of awards are displayed. It is not modifiable.
10. The enrollment dates begin on the 15th and end on the 14th. The initial enrollment date for the program year is August 15. Students graduating in December are enrolled through January 14. Students graduating in May are enrolled through June 14. Students who graduate must be removed from the insurance program using the ending dates listed above. The effective date of coverage for new enrollees will be the most recent 15th of the month unless a retroactive enrollment is approved by Accounting Services.

Required Fields:

Enrolled Date

Rank

Annual Salary or Award

Validation Rules:

Delete Code

Enter one of the following (IF applicable)

G - STUDENT GRADUATED

W - STUDENT WITHDREW

E - ERROR

X – OTHER (Include explanation when using this delete code)

Department Number

Must be a valid, active department number and must be valid for the Electronic Forms System

Enrolled

A valid date in the form MM-DD-CCYY (ex. 08-15-2009)

Removed

A valid date in the form MM-DD-CCYY (ex. 01-14-2010)

Rank

**Must be 21, 22, 23 or NS (Non-service award)
(help text/selection list available)**

Annual Salary/Award

Must be positive numeric or 0

Field Sensitive Help:

Delete Code

(selection list available)

Department Number

Place cursor on department number on any line (use arrow keys) to see the name of that department

Rank

(selection list available)

Note: Accounting Services (department 2235) will maintain the enrollment database and will have the ability to specify the enrolled in and removed from program dates as well as the removed reason.

Methods of Payments to Graduate Students

The following methods of payments to graduate students continue in effect:

1. Compensation through Payroll Services - An EPA Personnel Action should be processed in EPA Web for service appointments using standard procedures. Graduate students with a teaching assignment are either paid biweekly (object code 1318) or monthly (object code 1317). The rank code for a Teaching Assistant is 21.

Graduate students with a research assignment are paid either biweekly (object code 1118) or monthly (object code 1117). The rank code for a Research Assistant is 22.

Pre-Doctoral Fellow trainees are paid on the monthly payroll and their rank code is 23.

2. Payment through Disbursement Services - Fellowship or traineeship payments for non-service awards to graduate students will continue to be paid through Disbursement Services using the Check Request form. The current procedure for use of the Check Request is explained in Procedure 1 of the Disbursement Services section (APY) of the Business Manual. Procedure 1 indicates that fellowship payments must include specific information in section 5 (Explanation of Charges) of the Check Request form. The following information is required in section 5 of the Check Request form.

- Description of payment (e.g. fellowship)
- Non-service award for degree-seeking candidate and field of study
- Period of award, first and last months of payment, number of payments desired
- Student's permanent address
- Indication if student is undergraduate or graduate
- Indication if student is or is not a US citizen (Non-immigrant Information Form, PR-100, must be attached for non-US citizens)

The expense object code for the payment for students enrolled in the insurance program should be one of the following:

6511 - Appropriated Non-Service Scholarships
6512 - Appropriated Non-Service Fellowships
6522 - Minority Presence Graduate Grants
6551 - Teachers Scholarship
6561 - Minority Medical/Dental Grants
6571 - Trainee Degree Stipends
6585 - Incentive Scholarship Native American
6593 - Other Non-Service Scholarships
6594 - Other Non-Service Fellowships
6971 - Science/Engineering Fellowships

Insurance Payment Premium Procedures

Hill, Chesson and Woody bills the University on a monthly basis for the insurance premium costs of the Graduate Student Health Insurance Program. The premium amount of \$164.18 per student per month is billed. The University pays the premium from a central clearing account, and a journal entry is processed by Accounting Services to distribute the premium expenses among the departments. The same sources of funds that provide financial support to the graduate student must also pay the proportionate cost of the health insurance premiums. A summary of the funding sources used and the premium payment process follows.

1. Academic Affairs Budget Code
 - a. Appropriations and General Receipts Supported - Premium expenses are charged to the departmental account, object 1836 when the payment to the graduate student represents a salary and to object 6596 when the payment to the student represents a fellowship. Budget is automatically transferred from central budget code pool to the departmental account to fund expenses.
 - b. Receipt-Supported - Premium expenses are charged to the departmental account, object 1836.
2. Health Affairs Budget Code
 - a. Appropriations and General Receipts Supported - Premium expenses are charged to the departmental account, object 1836. Expense is automatically reimbursed from central budget pool to the departmental account to fund expenses.
 - b. Receipt-Supported – Premium expenses are charged to the department account, object 1836.
3. Contracts and Grants, Overhead Receipts, other Institutional Trust Funds and Special Funds - Premium expenses are charged to the contract or grant, institutional trust, or special fund account, object 1836 when the payment to the graduate student represents a salary and to object 6596 when the payment to the graduate student represents a fellowship or traineeship.

Premium expenses for a particular month are prorated among each student’s salary, fellowship, and traineeship sources of the previous month. For example, the premium expenses for the enrollment month of March 15 through April 14 are posted in March and are prorated based on the student’s salary, fellowship, and traineeship sources for the calendar month of February. The initial enrollment information will be available in mid-September and then must be compiled and transmitted to Hill, Chesson and Woody. Therefore, the first premium expense posting for the new plan year will not occur until October and will represent the premiums paid for the 2-month period from August 15, 2009 through October 14, 2009. The student’s salary, fellowship, and traineeship sources for the calendar months of August and September will be used to prorate the first premium.

Please notify the following individuals regarding your questions or comments. Thank you for your continued efforts regarding the Graduate Student Health Insurance Program.

<u>Issue</u>	<u>Contact</u>	<u>Phone</u>	<u>Email</u>
Off. Of Sponsored Research	Kelly Musty	962-4675	kelly_musty@unc.edu
Process	Emily Coble	962-1601	emily_coble@unc.edu
Process	Tin Lay Nwe	843-8965	nwes@email.unc.edu
Policy	Elmira Mangum	962-1091	elmira_mangum@unc.edu
Campus Health Services	Mary Covington, M.D.	966-9176	mcovngtn@email.unc.edu
On-Line Process (technical)	Rodney Bishop	445-9431	rodney_bishop@unc.edu
	John Stanley	445-9462	john_stanley@unc.edu
Hill, Chesson & Woody	Dan Hill, Dax Hill	967-5900	email@hillchesson.com

UNC-CH GRADUATE STUDENT HEALTH INSURANCE PROGRAM **Attachment I**
 ENROLLMENT AND CHANGE FORM

Name(last) (first) (middle) STUDENT ID _____
 _____ _____ _____ SOC SEC NUM: _____

LOCAL ADDRESS: _____
 CITY: _____ STATE: ___ ZIP: _____

EMAIL: _____ LOCAL PHONE: ___ - _____

ENROLLED IN PROGRAM EFFECTIVE: ___ ___ _____ DATE OF BIRTH: ___ ___ _____

REMOVED FROM PROGRAM EFFECTIVE: ___ ___ _____

REASON: _____ SEX: _

DEL	CODE	DEPT NO	ENROLLED	REMOVED	RANK(1)	DEPT CONTACT	ANNUAL SAL
							/AWARD
-	_____	_____	_____	_____	_____	_____	\$ _____
-	_____	_____	_____	_____	_____	_____	\$ _____
-	_____	_____	_____	_____	_____	_____	\$ _____
-	_____	_____	_____	_____	_____	_____	\$ _____
TOTAL							_____

057. ENTER ID NUMBER. PRESS ENTER.
 PF16 SOUNDEX PF17 DEPT XREF PF19 ALPHA LIST

- b. The same sources of funds, which provide financial support to the graduate student, must also pay the proportionate cost of the health insurance premiums with one exception. If the source of funds include Federal Work-Study program funds, the employing department is responsible for the proportionate share of the health insurance premiums.
- c. The premium cost per student for annual coverage under the program provided through Blue Cross Blue Shield is \$1,970.16 (\$164.18 per month).
- d. The program will be managed as a supplemental policy to students currently receiving coverage through Campus Health Services.
- e. Students must first pay the campus health fee at the Cashiers Office in order to be eligible for the additional coverage provided under this policy.
- f. If an eligible student graduates, withdraws from the University, or ceases to perform work in his or her academic program before the required compensation level of \$2,667 is earned, the insurance coverage will be terminated as authorized by the department(s). The student may continue the coverage through the end of the policy year by paying the premiums from personal funds. This provision does not apply to students who withdraw under the University Medical Withdrawal Process.
- g. When the spring semester has ended, the eligible student continues to be covered under the Graduate Student Health Insurance Program from the period May 15 through August 14 as long as the student will be enrolled in the upcoming fall semester. The student does not have to attend summer session to be covered. However, the student must pay the campus health fee for the summer sessions in order to receive services at Campus Health Services.

Return Form to Departmental Manager