



July 8, 2013

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

From: Dwayne Pinkney, Vice Provost for Finance and Academic Planning

Dennis Press, Assistant Vice Chancellor and University Controller
Mary Covington, M.D., Executive Director, Campus Health Services

Re: Graduate Student Health Insurance Program – Enrollment for 2013-2014 and Other Issues

In August 2009, the UNC Board of Governors approved the implementation of a “hard waiver” student health insurance plan on all 16 four-year campuses beginning in fall 2010. The term “hard waiver” means any graduate or undergraduate student meeting three specific criteria (enrolled in a minimum of 6 credit hours if an undergraduate or 1 credit hour if a graduate student, degree-seeking, and eligible to pay the student health fee) is required to show evidence of an existing “creditable coverage” health insurance policy or purchase a creditable insurance policy OR enroll in the UNC system-wide plan. **Graduate students enrolled in the Graduate Student Health Insurance Program (GSHIP), frequently referred to as the RA/TA Health Insurance Plan, must submit information to verify enrollment in the GSHIP insurance plan at bcbsnc.com/unc or they will be charged \$688.00 per semester on their University account.**

The UNC Chapel Hill GSHIP plan is a separate plan from the student health insurance plan. Graduate students functioning as Research Assistants (RA), Teaching Assistants (TA), Fellows, or Trainees should continue to be enrolled in the GSHIP plan through their academic program. The GSHIP plan is an employer sponsored plan and therefore meets the federal requirements of including COBRA coverage. **The system-wide student health insurance plan does not meet the federal requirements for an employer sponsored plan and therefore cannot be substituted for the GSHIP plan.**

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 2013-2014 enrollment process for the Graduate Student Health Insurance Program as well as other pertinent information. The 2013-2014 policy year is from August 1, 2013 through July 31, 2014.

For the 2013-2014 policy year the minimum prescribed compensation amount for services that a student must receive is \$2,667. The premium cost per student for annual coverage during the current policy year under the program, provided through Blue Cross Blue Shield of

NC, is \$2,822.88 (\$235.24 per month). The Campus Health Fee is \$218.00 per semester (\$436.00 per year) for fiscal year 2013-2014.

The following policy, procedures, forms and manual (see links below) provide detailed information about the Graduate Student Health Insurance Plan. Please review all documents. Some important changes to note for the upcoming year:

- The plan year is changing to August 1st through July 31st. All graduate students enrolled in the current year plan, will remain on the plan through August 14th, and once enrolled will begin the new plan year as of August 15th. Those continuing on the current plan, and added to the new year plan effect August 15th, will have an August premium of \$129.00.
 - **Policy 1112 – Graduate Student Health Insurance Program (GSHIP) - Eligibility Criteria and Other Provisions of the Health Insurance Plan** (<http://financepolicy.unc.edu/1112>)
 - **Procedure 1112.1 – Verifying Student Eligibility for GSHIP** (http://financepolicy.unc.edu/1112_1)
 - **Form - 1112.1.1f – Graduate Student Health Insurance Program Verification of Student Eligibility** ([link](#))
 - **Procedure 1112.2 – Enrolling in the Graduate Student Health Insurance Program (GSHIP)** (http://financepolicy.unc.edu/1112_2)
 - **Form 1112.2.1f – Graduate Student Health Insurance Program Enrollment and Change Form** ([link](#))
 - **Manual - Graduate Health Insurance** (http://www.unc.edu/finance/fd/ct/traindocs/grad_health_insur_man.pdf)
 - **Procedure 1112.3 – Paying Graduate Students** (http://financepolicy.unc.edu/1112_3)
 - **Procedure 1112.4 – Paying GSHIP Insurance Premium** (http://financepolicy.unc.edu/1112_4)

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.

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

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<u>Issue</u>	<u>Contact</u>	<u>Phone</u>	<u>Email</u>
Process	Emily Coble	919-962-1601	emily_coble@unc.edu
Process	Tin Lay Nwe	919-843-8965	nwes@email.unc.edu
Policy	Dwayne Pinkney	919-962-1091	dpinkney@email.unc.edu
Campus Health Services	Mary Covington, M.D.	919-966-9176	mary_covington@unc.edu
Off. of Sponsored Research	Director, Post Award Services & Cash Mgmt	919-962-4676	resadminosr@unc.edu
On-Line Process (technical)	John Stanley Hilary Salley	919-445-9462 919-962-5047	john_stanley@unc.edu hsalley@email.unc.edu
Disbursement Services		919-962-0213	disbursements_team@unc.edu
Student Acct & Univ Rec		919-962-1368	cashier@unc.edu
BCBSNC	Pam Rhodes Jeff Powell	919-967-5900	email@studentbluenc.com