



July 16, 2012

104 AIRPORT DRIVE, SUITE 3200 T 919.962.1370
CAMPUS BOX 1270 F 919.962.4140
CHAPEL HILL, NC 27599-1270

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

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

Dennis Press, University Controller 
Mary Covington, M.D., Executive Director, Campus Health Services

Re: Graduate Student Health Insurance Program – Enrollment for 2012-2013 and Other Issues

In August 2009, the UNC Board of Governors approved the implementation of a “hard waiver” student health insurance plan on all sixteen 4-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 studentinsurance.com or they will be charged \$709.00 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 2012-2013 enrollment process for the Graduate Student Health Insurance Program as well as other pertinent information. The 2012-2013 policy year is from August 15, 2012 through August 14, 2013.

For the 2012-2013 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

and administered by Hill, Chesson and Woody is \$2,693.64 (\$224.47 per month). The Campus Health Fee is \$214.50 per semester (\$429.00 per year) for fiscal year 2012-2013.

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:

- Students must first pay the campus health fee, billed per semester at the Office of Student Accounts and University Receivables in order to be eligible for the additional coverage provided under this policy. If the university has another policy that permits the waiver of fees, the student can still be eligible for the insurance policy.
- If the graduate student is not functioning as a Research Assistant (RA), Teaching Assistant (TA), Fellow or Trainee for either the Fall or Spring semester, and if the department documents extenuating circumstances to substantiate the appropriateness to continue insurance coverage for both the Fall and Spring semesters, then an exception for criteria “2” above can be considered.
 - **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** (<http://financepolicy.unc.edu/Form/results?ssCatId=28>)
 - **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** (<http://financepolicy.unc.edu/Form/results?ssCatId=28>)
 - **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.

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