

NC STATE UNIVERSITY

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Memorandum

DATE: June 8, 2010

TO: Duane Larick - Graduate School Dean
Barbara Carroll - Associate Vice Chancellor for Human Resources
Tom Stafford - Vice Chancellor for Student Affairs

FROM: Rick Liston – Graduate School Assistant Dean



RE: 2010-11 Student and Post Doctoral Fellows⁽¹⁾ Medical Insurance Policy Renewals

CC: See attachment

All UNC system schools will operate as a consortium for student health insurance beginning in August 2010. The majority of NC State students will be covered by the consortium plan, administered by Pearce and Pearce with insurance provided through Chartis (formerly part of AIG). NC State and UNC Chapel Hill Graduate Assistants and Fellows as well as Post Doctoral Fellows are not part of this consortium plan.

After deliberation and discussion, including submission of a joint NC State and UNC Chapel Hill Request for Proposal, an intensive late and unsuccessful lobbying effort by NC State to have our Graduate Assistant's and Fellows merged into the consortium plan, and due consideration given to combining the graduate student and post doctoral fellow plans at NC State, it is the recommendation of the Graduate School and the University Benefits Office that we enter a one year renewal of the current individual Blue Cross Blue Shield of North Carolina (BCBSNC) RA/TA/Fellow and Post Doctoral Insurance plans with certain benefits changes implemented as a cost control measure.

For the 2010-11 policy year that begins August 16, 2010, the annual premium for the Graduate Student Support Plan (TA/RA/Fellows) provided by the Graduate School will be \$1,706, which is a 4% premium increase. The annual premium for insured spouses will be \$2,929 and the annual premium for one or more children will be \$1,857. In order to limit the premium increase to 4%, the policy year deductible will increase from \$100 to \$200 for in-network services and the coinsurance reimbursement will be 80% for in-network services and 60% for out of network services, which is a benefit reduction from the current 90%/70% reimbursement.

The NC State Post Doctoral plan has a July 1, 2010 renewal date. The monthly premium for the Post Doctoral Plan will increase 15.5% to \$189.61 (\$2,276 annually) plus \$28.47 for the required

Student Health fee. The spousal monthly premium will increase to \$259.75 (currently \$225) and the monthly child/children rate will be \$151.48 (currently \$131). For Post Doctoral Fellows, the annual deductible will increase from \$100 to \$200 and the coinsurance will be 80%/60%, which is a reduction from the current 90%-70% benefit.

BCBSNC will present formal contracts to NC State in July. Complete insurance information will be available to RAs/TAs and Post Doctoral Fellows in July. The above rates are presented as precise estimates and will not be final until approved by the NC Department of Insurance (30-45 days).

The Graduate School and the and the University Benefits Office have or will shortly be sending communications directly to affected graduate students and post doctoral fellows ⁽¹⁾.

(1) The Post Doctoral Fellows policy includes coverage for the College of Veterinary Medicine House Officers.

Copy:

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