

**NC State University Graduate School  
Graduate Student Support Plan  
(GSSP) Handbook**



**August 2011**

# NC State University Graduate School Graduate Student Support Plan (GSSP) Handbook

## Who should read this Booklet?

If you are a degree seeking graduate student on a graduate research assistantship, teaching assistantship, extension assistantship or primary fellowship, you should read this booklet. If your assistantship or fellowship meets the minimum aggregate stipend level of \$8,000 annualized and you are registered for the minimum required hours during fall and spring semesters you are automatically eligible for health insurance and tuition benefits under the GSSP.

Health insurance benefits are provided at no cost to you for as long as you meet the assistantship / fellowship and registration requirements. Tuition benefits are provided for a limited number of fall and spring semesters. The time limit for tuition benefits depends on your graduate classification and any graduate degrees you may have obtained prior to your admission into the Graduate School at NC State.

In this booklet you will find explanations on eligibility and length of benefits and what you

need to do to continue your health insurance coverage when your assistantship or fellowship appointment terminates or when you have a break in graduate appointments.

This booklet provides a general overview of the GSSP. For more detailed information visit <http://www.ncsu.edu/grad/support-plan>

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## **I. Introduction**

### **A. Purpose Statement**

The Graduate Student Support Plan (GSSP) is a highly competitive support package used to attract top graduate students to NC State. Under this plan, students supported on a teaching, research, or extension assistantship or a fellowship with an annualized rate of at least \$8,000 who meet the minimum registration requirements, receive (at no cost to the student) health insurance and (for a limited number of semesters) fall and spring semester tuition.

## B. Requirements/Benefits at a Glance

Current Graduate Level		Number of Semesters from Initial Graduate Enrollment to Current Semester (2)											
		1	2	3	4	5	6	7	8	9	10	>=11	
		Minimum Hours of Registration Required (3)											
<b>Masters (MR)</b>		9	9	9	3	3	3	3	3	3	3	3	3
<b>Doctors (DR)</b>	DR Students who had an MR in the same or related field upon initial enrollment to the Graduate School at NC State	9	9	9	9	9	9	3	3	3	3	3	3
	DR Students who did NOT have an MR in the same or related field upon initial enrollment to the Graduate School at NC State	9	9	9	9	9	9	9	9	3	3	3	3

(1) For degree seeking Graduate Students currently receiving a minimum stipend (from RA, EA, TA or Fellowship) of \$8,000 annualized.

(2) Fall and Spring only. Initial enrollment refers to initial enrollment in Graduate School at N. C. State and includes those who go from a Master's degree to a Ph.D. Only semesters actively enrolled are counted. Leaves of Absence are excluded.

(3) Registration as of Official Census Date. These hours do not necessarily constitute full-time enrollment according to the definitions found in Section 3.15C of the Graduate School Administrative Handbook.

Legend:  
 ■ Benefits-Health Insurance, In & Out of State Tuition  
 ▨ Benefits-Health Insurance ONLY

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<http://www.ncsu.edu/grad/support-plan/pocket-chart.html>

## II. Insurance Enrollment and Effective Dates

### A. Automatic Enrollment

You will automatically be enrolled in the health insurance plan if you meet the minimum requirements shown on the Requirements/Benefits at a Glance chart in section I.B.

### B. Effective Dates

The effective date of insurance is based on the effective date of the student's qualifying assistantship or fellowship and will always be the 16th of the month with two exceptions. The insurance company allows coverage for graduate students who start their graduate career in the Spring semester to start on the 1st of January as well as letting students who are covered by the University Sponsored Health Plan in the Spring semester but will be covered by the GSSP insurance in the Fall to start on the 1<sup>st</sup> of August.

Insurance premiums for graduate student coverage are paid by the GSSP on a monthly basis. Terminations in coverage are normally effective on the 16th of the month.

### **C. Dependent Enrollment**

Upon automatic enrollment, the insurance company will mail you a membership card and information on benefits, filing claims and enrolling dependents. You must pay the cost of dependent coverage.

### **D. Declining Insurance Plan Enrollment**

Some students may decline enrollment in the insurance offered under the GSSP by sending a letter to the Graduate Student Support Plan Coordinator in the Graduate School. The letter must state that you have comparable coverage from another source (i.e. under a spouse's policy) and therefore wish to decline coverage. The graduate student must sign this letter.

**Note:** International students may not decline enrollment in this plan.

### **III. On-line GSSP Resources**

Graduate Student Support Plan (GSSP) web site:

<http://www.ncsu.edu/grad/support-plan>

Insurance Company (Hill, Chesson and Woody) web site:

<http://www.hillchesson.com>

### **IV. Plan Requirements**

If you meet the following requirements you are automatically enrolled in the Graduate Student Support Plan (GSSP).

#### **A. Registration Requirement**

You must register by 5pm on census date each fall or spring semester for no fewer than the minimum credit hours indicated by the chart in section I.B. Census date is the 10th day of classes each fall or spring semester. This date is publicized well in advance on the GSSP web site and Graduate School web site calendar. It is also the last day to register for, add, or drop a course, or to change from credit to audit with a tuition adjustment.

#### **Notes Regarding Registration**

- Credit hours attributed to audited classes do not count toward minimum semester credit-hour requirements for the GSSP.

Tuition charges related to audited courses are not reimbursed by the GSSP.

- Credit hours attributed to distance education courses do count toward the minimum registration requirement but GSSP will not pay for more than the on-campus rate for the total hours registered.
- Summer registration is not required for GSSP. However, unregistered students are required to pay a special fee to use the Student Health Center.

### **B. Stipend Level Requirement**

You must have an official graduate research, extension, and/or teaching assistantship or primary fellowship that provides a minimum stipend of \$8,000 annualized. The stipend must be paid through the university payroll system.

For an assistantship or fellowship to be counted towards the eligibility requirements, its ending date must run for at least 30 days beyond the first day of class or no tuition benefits will be provided.

**Note:** Supplemental fellowships (B256, or B258) and Graduate Services Assistantships (A198) are

**not eligible** for the Graduate Student Support Plan and therefore do not contribute toward the minimum stipend requirement. A definition of graduate teaching, research, and extension assistants, graduate services assistants, and fellowships can be found in Section 4.2A of Chapter 4 of the Graduate Administrative Handbook

(<http://www.ncsu.edu/grad/handbook>).

**Note:** If a student has a primary graduate fellowship (B156 or B158) and an assistantship (A138, A148, A178, A428, A438, A448, or A478), the assistantship is disregarded in determining eligibility. In these cases, eligibility is based solely on the primary fellowship and benefit costs are charged only to the fellowship.

### **C. Tuition Support Limits**

To receive tuition benefits you must have been enrolled as a graduate student for no more than the maximum allowed number of semesters from initial graduate enrollment to the current semester according to the chart in section I.B. Initial enrollment refers to initial enrollment in Graduate School at N. C. State and includes those who go from a Master's degree to a Ph.D.

Tuition support for those taking distance education courses is limited to the on-campus rate for the total hours registered.

## **V. Plan Benefits**

If you meet the above requirements, you will receive the following benefits.

### **A. Health insurance**

The NC State Graduate Student Health Insurance plan covers all eligible students under the following terms and conditions:

- The annual coverage period is August 16 - August 15. An eligible student **solely** supported by a Teaching Assistantship appointment (Job Code A138) that is in effect through May 15 will continue to receive coverage through the end of the coverage period even if not supported on a graduate assistantship or fellowship in the summer sessions. This determination is made in April each year when summer premiums for 9 month TAs are paid.
- Students supported on a graduate research or extension assistantship, or primary graduate fellowship will **only** continue to receive coverage in the summer as long as their

appointment does not have an effective termination date prior to July 21.

- For students supported on both a teaching assistantship (TA) and a research assistantship (RA) (where the RA alone meets the minimum stipend requirement for eligibility), summer insurance coverage will be continued **only** if the RA remains active during the summer months. If the RA is subsequently terminated or its stipend reduced below the minimum annualized stipend, it will be necessary to contact the Graduate Student Support Plan Coordinator in order for the student to maintain insurance coverage based on the TA.
- Students supported on combination appointments that include a teaching component will be treated like research assistants. They will **not** be eligible for prepaid summer insurance if their appointment expires at the end of the spring semester.
- Students whose qualifying appointment starts in the summer must have either met the Spring registration requirement or the department must request (via email) that their insurance start based on their summer assistantship effective date. In this case, the student will need to pre-register for Fall and not enrolled in the University Sponsored Health Plan for the Spring semester.

- There is no limitation on the number of semesters one may receive health insurance coverage.
- Eligible-student coverage is at no cost to the student.
- Spouse coverage is available for purchase by the student.
- Child coverage is available for purchase by the student.
- A student who loses/terminates their assistantship or fellowship mid-year has the option of purchasing the same insurance for an additional 18 months according to the federal COBRA statutes.

In addition, a student who loses/terminates their assistantship or fellowship but remains a degree seeking student at the University may choose to purchase health insurance through the University Sponsored Health Plan for the remainder of their tenure as a degree seeking student or until they again become eligible for the GSSP.

The coverage provided by the GSSP is equal to or better than the University Sponsored Health Plan. For details on GSSP insurance benefits visit the following web site.

<http://www.hillchesson.com>

## **B. Tuition Support**

In-State Tuition - Called an in-state tuition award or ISTA, this benefit is provided to all eligible students for the following periods:

**For Master's Students -- 4 Semesters** from initial enrollment in the Graduate School at NC State.

### **For Doctoral Students**

- With a Master's Degree in the same or a related field upon initial admission to the Graduate School at NC State – **8 Semesters** from initial enrollment in the Graduate School at NC State.
- Without a Master's Degree in the same or a related field upon initial admission to the Graduate School at NC State - **10 Semesters** from initial enrollment in the Graduate School at NC State. The 10 semesters may include up to 4 semesters in a master's classification at NC State as long as they are the first 4 semesters of graduate study at NC State.

Out-of-State Tuition - Called tuition remission or TR, this benefit is available under the same terms

and conditions as ISTA, detailed above. Students who qualify to establish North Carolina tuition residency are expected to do so at the earliest possible date.

#### Notes regarding Tuition Benefits

- The University is committed to providing this benefit to all eligible students for the time periods specified. Colleges and/or departments may elect to extend this benefit for longer periods of time at their discretion.
- This benefit applies only to tuition charges and **not student fees**. You must pay required fees unless the source of your stipend provides funds specifically earmarked to pay this cost. Such special arrangements will be handled outside the GSSP through your home department.
- GSSP tuition benefits are available for the spring and fall semesters only. **Summer session tuition is not covered.**
- If the qualifying assistantship or fellowship terminates prior to the end of the semester, then the tuition award amount will be prorated according to the number of calendar days during the semester you are supported. If the

qualifying assistantship or fellowship continues throughout the semester and ends after November 30 for Fall or April 30 for Spring the tuition will not prorate.

- If the effective date of the qualifying assistantship or fellowship appointment is after census date for a given semester, you will **not** be eligible for the tuition award for that semester.
- If the effective date of the qualifying assistantship or fellowship appointment is more than 2 weeks after the 1<sup>st</sup> day of classes but on or before census day, the tuition award will be prorated.
- If the qualifying assistantship or fellowship appointment does not run for at least 30 days beyond the first day of class no tuition benefits will be provided.
- The GSSP clock for determining eligibility for tuition benefits starts with the first semester of enrollment in Graduate School and includes those who go from a Master's degree to a Ph.D. Only semesters actively enrolled are counted. University approved leaves of Absence are excluded.

## **VI. Deadlines**

**A. Registration Deadline** – is 5pm on census day of the given fall/spring semester.

You must be registered for at least the minimum required hours as indicated by chart in section I.B to be eligible for any benefits under the GSSP.

### **B. Assistantship/Fellowship Appointment**

**Deadline** – Campus academic departments must create your qualifying graduate research, teaching, or extension assistantship, or primary fellowship appointment effective no later than census day of each fall/spring semester for you to be eligible for any tuition benefits under the GSSP.

**Note:** Assistantship or fellowship appointments created before, but approved at the college level after census date will cause significant delays in tuition and health insurance payments.

**C. Deadline to Pay Student Fees** – You must submit payment of fees by the deadline indicated on your tuition bill or your registration may be cancelled. If registration is cancelled and not reinstated by census date of the given semester, you will not be eligible for benefits under the GSSP.

The billing statement you receive from the University Cashier's Office may contain tuition charges that will be covered by the GSSP. For a list of on-campus tuition rates, see <http://www.fis.ncsu.edu/cashier/tuition/gradtuition.asp>

You must submit payment for any student fees by the deadline indicated.

Visit the web site below for fee payment due dates.

<http://www.fis.ncsu.edu/cashier/calendar/default.asp>

## **VII. What Happens when Your Appointment is terminated?**

If you have a break in, or termination of your graduate assistantship or fellowship appointment and lose eligibility for insurance you will receive a letter from the insurance company indicating that you have become ineligible for the health insurance under the GSSP. This letter will inform you of your option to continue coverage under the federal COBRA statutes for up to 18 months by completing and mailing the accompanying COBRA form. If you are to remain a degree seeking NC State student after the termination you also have the option of enrolling in the University Sponsored Health Plan. For more information about the University

Sponsored Health plan visit the Health Services website below.

[http://www.ncsu.edu/student\\_health/fees.html](http://www.ncsu.edu/student_health/fees.html)

You have **60 days** from the date of this letter to enroll in COBRA and **10 days** to enroll in the University Sponsored Health Plan.

If you elect to continue coverage, any claims incurred on or after the date of lost eligibility under the GSSP will be eligible for coverage subject to the terms and conditions of the plan you choose.

### **VIII. GSSP Contacts are available to help you!**

For questions concerning eligibility for insurance and tuition benefits under the GSSP, contact the Graduate Student Support Plan Coordinator at (919) 515-4429 or e-mail [ncstategssp@ncsu.edu](mailto:ncstategssp@ncsu.edu).

All written correspondence should be directed to:

Graduate Student Support Plan  
c/o Graduate Student Support Plan Coordinator  
Campus Box 7102  
NC State University Graduate School  
Raleigh, NC 27695

For questions concerning insurance coverage, contact Hill, Chesson & Woody at (919) 645-0240.

Hill, Chesson & Woody  
P.O. Box 9565  
Chapel Hill, NC 27515-9565  
Fax: (919) 313-2020  
E-mail: [email@hillchesson.com](mailto:email@hillchesson.com)  
Web: <http://www.hillchesson.com>

For questions concerning your graduate assistantship or fellowship appointment, contact the graduate services coordinator or the director of your graduate program. For a list of graduate program directors and graduate services coordinators visit the web sites below.

<http://www.ncsu.edu/grad/about-grad/dgp.php>

<http://www.ncsu.edu/grad/about-grad/gradsec.php>