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 full-time, at all times, 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 predetermined 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, length of benefits, and what you need to do in order 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 go.ncsu.edu/gssp.
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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 primary fellowship with an annualized stipend rate of, at least, $8,000 who are registered full-time, at all times, throughout the semester receive health insurance (at no cost to the student) and fall and spring semester tuition (for a predetermined number of semesters).
II. Insurance Enrollment and Effective Dates

A. Automatic Enrollment

You will automatically be enrolled in the GSSP health insurance plan if you meet the full-time registration requirements shown on the GSSP Membership Requirements/Benefits At-A-Glance chart in section I.B. You will be automatically waived from the university mandatory student health insurance plan if you qualify for the GSSP health insurance plan by the waiver deadline. This waiver deadline is posted on the NCSU Student Health Services website (healthcenter.ncsu.edu).

B. Effective Dates

The effective date of insurance is based on the effective date of the student’s qualifying assistantship or fellowship and is always the 16th of the month.

Insurance premiums for graduate student coverage are paid by the GSSP on a monthly basis. Terminations in coverage are normally effective on the 15th of the month.

C. Dependent Enrollment

Upon automatic enrollment, the insurance company will mail to you a membership card and information on benefits, filing claims, and enrolling dependents. You are responsible for paying the cost of any dependent coverage. Please contact Student Blue
(Blue Cross & Blue Shield of NC) for dependent enrollment.

D. Declining GSSP Insurance Plan Enrollment

Students may choose to decline enrollment in the health insurance offered under the GSSP. To do so, the student needs to send a signed letter to the Graduate Student Support Plan Coordinator in the Graduate School. The letter must state that the student has comparable coverage from another source (e.g., under a spouse’s policy) and, therefore, wishes to decline coverage. The letter must be signed by the student and include their student ID number. Students can mail or email the signed letter to the GSSP Coordinator.

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

III. GSSP Resources

Graduate Student Support Plan (GSSP) website: go.ncsu.edu/gssp

Student Blue (BCBS of NC) website: www.bcbsnc.com/content/studentblue/ncsu-ta

Full-Time Determination Policy: www.ncsu.edu/grad/catalog/full-part-time.html

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 for a full-time course load by 5:00 pm on census day each fall or spring semester and stay enrolled full-time, at all times, throughout the semester. Census day is the 10th day of classes each fall or spring semester. This date is published well in advance and across several NCSU academic calendars (including the Academic Calendar for Graduate Students). It is also the last day to add or drop a course.

Notes Regarding Registration

• Credit hours attributed to audited courses do not count toward minimum enrollment requirement for the GSSP. Tuition charges related to audited courses are not covered or reimbursed by the GSSP.

• Credit hours attributed to distance education courses do count toward the minimum enrollment requirement.

• Summer session enrollment is not required for GSSP eligibility requirements. However,
students not registered for summer session(s) are required to pay a special fee in order to use the Student Health and Recreation Centers during the summer months.

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.

For an assistantship or fellowship to be counted toward the GSSP eligibility requirements in any one semester, its end date must run for, at least, 30 days beyond the first day of classes or the GSSP will provide no tuition benefits for that semester.

Note: Supplemental fellowships and Graduate Services Assistantships (A198) are not eligible for the GSSP, and therefore do not contribute toward the minimum stipend requirement. A definition of graduate assistants and fellowships can be found in Section 4.1.B, of the Graduate Administrative Handbook (www.ncsu.edu/grad/handbook).

Note: If a student has a primary graduate fellowship 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.

Note: Students with an outside sponsor will have their GSSP benefits (tuition and/or health insurance) paid directly from the outside sponsor.

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 (see the At-A-Glance Chart in section I.B). Initial enrollment refers to initial enrollment in Graduate School at N. C. State University and includes time spent in a master’s plan for those that transition from a master’s degree to a doctoral degree.

D. Distance Education Students

Students enrolled in Distance Education sub-plans are not eligible for GSSP coverage.

V. Plan Benefits

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

A. Health insurance

The N.C. State University graduate student health insurance plan covers all GSSP eligible students under the following terms and conditions:
• The annual coverage period is August 16 - August 15. An eligible student solely supported on 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 end 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 teaching and research components 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.

• Continuing students whose qualifying appointment starts in the summer must have met the preceding spring registration requirement, not be enrolled in the University Sponsored Health Plan for the Spring semester and the department must request (through email to GSSP Coordinator) that their insurance begin based on their summer assistantship effective date.

• New students whose qualifying appointment starts in the summer will need to pre-register for fall and the department must request (through email to GSSP Coordinator) that their insurance begin based on their summer assistantship effective date.

• 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.
• **Dependent coverage** is available at the student’s expense. Please contact **Student Blue** for information.

Students who lose/terminate their assistantship or fellowship mid-year, but remain enrolled, have the option of purchasing the **university mandatory health insurance plan** to establish coverage for the duration of the semester. Students have **30 days** from the date on their termination notice to enroll in the university mandatory health insurance plan. For more information about the university mandatory health insurance plan, please visit the Student Health Center website.

[http://healthcenter.ncsu.edu/insurance/](http://healthcenter.ncsu.edu/insurance/)

The coverage provided by the GSSP (**Student Blue – RA/TA**) is equal to or better than the university mandatory plan (**Student Blue**). For details on GSSP insurance benefits visit the Student Blue web site.

[www.bcbsnc.com/content/studentblue/ncsu-ta](http://www.bcbsnc.com/content/studentblue/ncsu-ta)

**B. Tuition Support**

**In-State Tuition** – Also known as an in-state tuition award or ISTA, is provided to all eligible students for the following periods:

**Master's Students**
4 Semesters from initial enrollment in the Graduate School at N.C. State University.

**Doctoral Students**

With a master's degree in the same or a related field upon initial enrollment in the Graduate School at N.C. State University – 8 Semesters from initial enrollment in the Graduate School at N.C. State University.

Without a master's degree in the same or a related field upon initial enrollment in the Graduate School at N.C. State University - 10 Semesters from initial enrollment in the Graduate School at N.C. State University.

**Tuition Remission** – Tuition Remission (TR) is the difference between in-state (ISTA) and out-of-state tuition. Tuition Remission is only guaranteed for the first two semesters in graduate school. This TR benefit limitation does not apply to non-U.S. students with visa types that prohibit in-state residency establishment. Eligible students must make a good faith effort to obtain in-state residency within their first year of being in North Carolina. Failure to begin residency acts and submit an application will result in the loss of eligibility for continuing tuition remission support. For specific information about residency, visit [go.ncsu.edu/NCRes](http://go.ncsu.edu/NCRes).

**Notes regarding Tuition Benefits**

• N.C. State 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.

- GSSP tuition benefits only apply to tuition charges and not student fees. The student is responsible for their student fees unless the source of your support provides funds specifically earmarked to pay these expenses. Such special arrangements will be handled outside the GSSP and through your home department.

- GSSP tuition benefits are available for the spring and fall semesters only. Summer session tuition is not covered by the GSSP.

- 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 the student was supported. The remaining tuition balance will be charged to the student’s account. 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 be prorated.

- If the effective date of the qualifying assistantship or fellowship appointment is after census day for a given semester, the student is not eligible for GSSP tuition benefits for that semester.

- If the qualifying assistantship or fellowship appointment does not extend, at least, 30 days beyond the first day of classes, the student is not eligible for GSSP tuition benefits.

- The GSSP clock for determining eligibility for tuition benefits starts with the first semester of enrollment in Graduate School and includes time spent in a master’s plan for those who go from a master’s degree to a doctoral degree. University approved leaves of absence are excluded.

VI. Deadlines

A. Registration Deadline
5:00 pm on census day of fall and spring semesters.
You must be enrolled in a full-time course loads to be eligible for any benefits under the GSSP.

B. Assistantship/Fellowship Appointment Deadline
Qualifying graduate research, teaching, or extension assistantship, or primary fellowship appointment records must be created in the appropriate system effective no later than census day of the fall and spring semesters in order for the student to be eligible for any tuition benefits under the GSSP.
Note: Assistantship or fellowship appointments created before, but fully approved after census day will cause significant delays in tuition and health insurance benefits.

C. Deadline to Pay Student Fees
You must submit payment of academic fees by the deadline indicated on your tuition statement or your registration may be cancelled. If registration is cancelled and not reinstated by census day of the semester, you will not be eligible for benefits under the GSSP. Please see the Cashier’s Office website for payment options.

The billing statement you receive from the University Cashier's Office may contain tuition charges that will be covered by the GSSP. Please note that all GSSP eligibility qualifications must be finalized before GSSP tuition and health insurance benefits begin. Please see your program Graduate Services Coordinator first regarding establishing these GSSP eligibility requirements. For a list of on-campus graduate tuition and fee rates, visit www.fis.ncsu.edu/cashier/tuition/gradtuition.asp.

For payment due dates, visit www.fis.ncsu.edu/cashier/calendar/default.asp.

VII. GSSP Contacts
For questions regarding your graduate assistantship or fellowship appointment or GSSP eligibility for health insurance and tuition benefits, please first contact your program Graduate Services Coordinator or Director of Graduate Programs. For a list of graduate program directors and graduate services coordinators visit the websites below.
www.ncsu.edu/grad/about-grad/dgp.php
www.ncsu.edu/grad/about-grad/gradsec.php

*For questions regarding health insurance plan benefits and individual policy information, please contact Student Blue.

Student Blue
PO Box 2073
Durham, NC 27702
1-800-579-8022
email@studentbluenc.com

Student Blue – NCSU RA-TA Plan | Resources
www.bcbsnc.com/content/studentblue/index.htm
- Plan Benefits
- Register for Member Services – manage your policy online, print a temporary card, and more.
- Adding Dependents

Graduate School Contact Information
ncstategssp@ncsu.edu
Graduate Student Support Plan (GSSP)
The Graduate School
North Carolina State University
Campus Box 7102
Raleigh, NC 27695