September 2, 2010

Dear Graduate Community:

Now that the academic year has begun, we wanted to update you on several aspects of the Graduate Assistant Health Insurance Program. It is also important that we get this crucial information to our GAs in a timely fashion and ask your assistance in helping us do this. Please disseminate this information to new or returning GAs within your area.

There are three important changes to the program this year:

(1) The 2010-2011 USF Student Medical Insurance Plan is underwritten by United Healthcare

(2) As offered in the past academic year, GAs may enroll for annual or fall coverage during the Fall Open Enrollment period. Please Note: If a GA enrolls for Fall, thereby selecting semester-by-semester coverage, he/she must re-enroll at the start of the next semester to maintain coverage and subsidy.

(3) There are two different premiums for our 2010-2011 USF Student Medical Insurance Plan. Graduate Assistants must enroll using the designated website to ensure the correct rates.

We are current in Open Enrollment through September 17, 2010. During this time, GAs may enroll for the insurance. Returning GAs must re-enroll each year to continue coverage. Hiring departments should submit all paperwork to HR as soon as possible so that the information can be entered into the system and GAs can enroll during the open enrollment period. If they miss Fall Open Enrollment, the next opportunity to enroll and receive the subsidy will be at the beginning of the Spring semester.

Student Insurance
Any degree-seeking graduate student, registered for at least one class, may participate in the Student Medical Insurance plan. If they do not qualify to receive the university subsidy, they may still purchase coverage at full cost. Below is a chart comparing the full price of insurance for domestic, voluntarily enrolling students (single coverage only, without the subsidy) for last year and the upcoming academic year:

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual: 8/18/10 – 8/17/11</td>
<td>$1,539</td>
<td>$2,534</td>
</tr>
<tr>
<td>Fall Only: 8/18/10 – 1/09/11</td>
<td>$611</td>
<td>$1,007</td>
</tr>
<tr>
<td>Spring/Summer: 1/10/11 – 8/17/10</td>
<td>$928</td>
<td>$1,527</td>
</tr>
<tr>
<td>Summer Only: 5/16/10 – 8/17/10</td>
<td>$389</td>
<td>$652</td>
</tr>
</tbody>
</table>

Students may purchase insurance for eligible dependents including their spouses, Domestic Partners, and children. A brochure outlining the 2010/11 insurance plan, including benefit summary, policy enhancements, and policy exclusions can be found here. International students and students mandated to have insurance should contact the Student Health Services Insurance Office for rates and enrollment.

GA Subsidy
The collective bargaining agreement between the USF Board of Trustees and the UFF-USF-Graduate Assistants United (GAU) provides for full time GAs who meet the eligibility requirements to receive a subsidy to help offset the cost of medical insurance. To qualify for the subsidy, GAs must have at least a .25 FTE (10 hours per week) or a .50 FTE (20 hours per week) appointment in one or more of the following job codes:

<table>
<thead>
<tr>
<th>Title</th>
<th>Job Code</th>
</tr>
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<tbody>
<tr>
<td>Graduate Research Associate</td>
<td>9181</td>
</tr>
<tr>
<td>Graduate Research Assistant</td>
<td>9182</td>
</tr>
<tr>
<td>Graduate Teaching Associate</td>
<td>9183</td>
</tr>
</tbody>
</table>
There is no “Summer Only” subsidy.

The subsidy is paid by the university directly to the insurance company in regular installments. Eligible GAs may pay their portion by credit card at the time of enrollment, or by payroll deduction.

The GA must remain in good standing with their academic program (including taking the required number of credit hours and maintaining the required GPA), and be employed in an eligible job code with at least a .25 FTE, for each installment of the subsidy to be paid. A .50 FTE GA who appointment falls below .50 FTE (20 hours per week) but remains at .25 FTE (10 hours per week) or above will have their subsidy reduced to the .25 FTE amount.

The university will stop paying the subsidy if:
1. The GA’s appointment terminates
2. The GA’s appointment is reduced to less than .25 FTE.
3. The GA completes the hours specified for their program’s degree requirements; or
4. The GA doesn’t pay his/her share of the insurance premium when it is due.

All new hires must be processed through RightStart in Human Resources on or before their first day of work, to complete the required paperwork to get on payroll. The GA’s offer letter (available on the Graduate School website) triggers the entire process. For more information or to make special arrangements for processing large groups of new hires simultaneously, contact your Employment Center Representative in your Service Center.

Summary of the Process
(1) To ensure insurance coverage and the subsidy, the GA must enroll online by the completing the Graduate Assistant Enrollment Application by the end of the Open Enrollment period.
   NOTE: International students must enroll by the 5th day of classes to meet the State mandate for insurance coverage.
(2) The GA’s hiring department must submit the GA’s completed appointment paperwork to HR no later than the last day of the Open Enrollment Period to be entered into GEMS.
(3) HR and the Graduate Scholl will verify eligibility for the subsidy. If the GA does not meet the criteria, he/she will be notified by email.
(4) HR and the Graduate School will continue to verify the GA’s eligibility throughout each academic term. If the GA’s status changes so as to reduce the subsidy amount, the GA will be notified and the subsidy reduced. If the GA becomes ineligible during the semester, the GA will be notified and the university will cease paying the subsidy. The student may continue coverage by making arrangements directly with the insurance company to pay their outstanding premium balance.
Please encourage your GAs to review the Frequently Asked Questions on the HR website.

For questions about the subsidy and eligibility, contact Le’Danjeanette Frazier in Human Resources at 813-974-2970 or lfrazier@admin.usf.edu.

For questions about the USF Student Medical Insurance Plan in general (what is covered, how the plan works, dependent rates, etc.) visit the website or contact the Student Health Services Insurance office at 813-974-5407 or insurance@shs.usf.edu Susanna Perez-Field administers the Student Medical Insurance Program.

We are proud to once again offer an excellent medical insurance plan, as well as, a subsidy to make the plan more affordable for our GAs. We believe that it is a wonderful benefit for our Graduate Assistants. Again, please help us get this crucial information out to our GAs in a timely fashion by dissemination this information to new or returning GAs within your area.

We appreciate your continued support and assistance. If you have any questions, please do not hesitate to contact either of us.

Sincerely,

Dr. Karen D. Liller
Dean of the Graduate School and
Associate Vice President Research & Innovation

Dr. Richard Pollenz
Associate Dean of the Graduate School

Sandy Lovins
Vice President
Administrative Services

Brett Jordan
Director
Division of Human Resources