

Fact Sheet

Graduate Students Supported on Associateship, Fellowship, or Traineeship Appointments Paid through the Ohio State Payroll System, 2006-07

Beginning Autumn Quarter 2006, the university will implement the next phase of Ohio State's long-term plan to improve compensation and benefits for graduate students on associateship, fellowship, or traineeship appointments paid through the Ohio State payroll system (referred to as "funded graduate students" below). Information about each of the improvements follows.

1) Increase in health insurance subsidy for funded graduate students enrolled in single coverage

The university's subsidy for health insurance for funded graduate students will increase from 75% of the Comprehensive Student Health Insurance Plan (SHIP) premium this year to 80% for Academic Year (AY) 2006-2007.

To be eligible for the subsidy, you must be 1) enrolled in one of the university's health insurance plans available to graduate students, 2) receiving a monthly stipend for the month/quarter/semester that the university health insurance subsidy is received, and 3) if a GA, appointed at 50% FTE or greater. The subsidy will reduce the amount of money deducted from your paycheck for the premiums associated with the university health plan in which you are enrolled. If you are not enrolled in one of the university plans for graduate students, you will not be eligible to receive the subsidy.

- *Health Insurance Enrollment Options:*
 - *Student Health Insurance Plan (SHIP).* You are automatically enrolled in the SHIP unless you opt out by the 15th day of the first quarter of your enrollment each year; in order to opt out of coverage, you must have other insurance that is comparable to the SHIP. Your plan enrollment must remain in effect for the remainder of the academic year unless you experience a qualifying status change. Students enrolled in the SHIP will see health insurance charges and the subsidy credits (if applicable) on their Statement of Account. For more information on what constitutes comparable coverage, review the information at <http://shi.osu.edu/index.asp>.
 - *University Prime Care (UPC).* Alternatively, you may elect to be covered by UPC. Enrollment must be completed by the 31st day of the first quarter of the qualifying appointment each year and must remain in effect for the remainder of the academic year. If you enroll in UPC, the subsidy dollar amount equivalent to that which would have been applied to the SHIP will be applied to the premium for this plan. To enroll in UPC coverage, you must complete an election form available at <http://hr.osu.edu/forms/ben/gaupc.pdf>
- Note for international students: You are required to enroll in the SHIP unless you are covered under a government sponsor, select international organization, or are a covered dependent of a U.S.-based employee. For additional information, consult the information posted at <http://shi.osu.edu/index.asp>. If you are enrolled in one of these other plans, you will not be eligible to receive the subsidy.
- Premium costs for the insurance plans will be finalized early this summer. As soon as the premiums have been determined, the rate schedules will be available on the Web sites maintained by the Office of Human Resources and the Student Health Insurance Office. If you

have questions about this or other aspects of your compensation and benefits in the interim, please consult the information posted at <http://hr.osu.edu/benefits/> or <http://shi.osu.edu/index.asp>.

2) Increase in health insurance subsidy for enrolled families of funded graduate students

The University will provide an 80% subsidy of the SHIP premium for AY 2006-2007 for enrolled dependents of eligible funded graduate students. This is a significant increase from last year when the subsidy was 50%. To be eligible for the subsidy, you must enroll for coverage by the appropriate insurance plan deadlines and meet the criteria outlined in section #1 above.

3) Pre-tax premium deductions

Additional premium savings will continue through pre-tax health insurance premium deductions. This pre-tax deduction applies only to graduate students on associateship appointments paid through the Ohio State payroll system; *this benefit does not apply to graduate students with only a fellowship or traineeship appointment.*

For the month you are holding a graduate associate appointment, are receiving a stipend, and are enrolled in either the SHIP or UPC, your premium will be automatically deducted from your paycheck on a pre-tax basis. Note that your appointment must be entered into the Human Resources/Payroll System by the payroll deadline for this to occur; the Human Resources contact in your department is responsible for ensuring that your appointment is entered in a timely manner.

Your decisions to elect or opt-out of one of the university health insurance plans for the first quarter or semester that you are eligible each year will establish your enrollment and taxable status of your deductions for the remainder of the academic year. You will not be able to opt-out of coverage, or change your coverage level, unless you experience a qualifying status change.

For additional information on the benefits available to funded graduate students, please visit the Graduate School website at <http://gradsch.osu.edu>.