

September 2007

Important Health Benefit Information for Graduate Students Who Expect to Complete Their Degree During the Summer

All CS Graduate Students with assistantships (either TA or RGA) are appointed for 9.5 months. Health coverage is provided during the academic year for students appointed for at least 50% and over the summer months for those students who will return to the payroll as an employee in the following fall semester.

At the end of the spring semester, TAs and GRAs will have a multiple insurance deduction taken which is meant to cover health insurance through the summer. However, summer coverage for health insurance is based on the student's employment status in the FALL.

Any Graduate student who is NOT returning to the payroll in the fall semester but who will be employed during any part of the summer can be changed to a 12-month appointment at the request of their faculty sponsor in order to provide the student with health benefits coverage during the summer months they are employed.

If a Graduate student completes their Ph.D. requirements during the summer months (by the August Graduate School deadline), they would not be eligible to return to the payroll as a Graduate Assistant in the fall.

In order to ensure that their health coverage continues during the summer months, any Graduate student who expects to complete their Ph.D. requirements before the fall semester begins should request that their appointment be converted to a 12-month assistantship. This request should be made by their faculty sponsor in the spring when the Department's payroll office sends out the memo regarding multiple deductions and the fall semester.

Changing to a 12 month appointment will mean that the student will NOT have the multiple deduction taken from their check at the end of the spring semester but instead they will see a deduction from their check each pay period as long as they are employed. This will ensure health coverage throughout the summer even though the student is not returning to the payroll in the fall semester.

Changing to a 12-month appointment will result in a small change in the bi-weekly salary since the 12-month salary is comprised of the 9.5 month salary plus the equivalent of 2.5 months summer support.

If the student does not complete the degree requirements they can continue to be paid on a 12-month appointment until they receive their degree.

If the student completes their degree requirements and their faculty sponsor intends to pay them beyond the August graduation date (the date on which they are no longer graduate students), the faculty should request that the student be appointed as a Research Associate (RA) or a Faculty Research Assistant (FRA) for the period of time the student will be working after the degree is received. The request should be made as far in advance as possible so that there is no break in the

student's employment. A break in employment could jeopardize the student's health coverage. To initiate a RA or FRA appointment the faculty member should contact Pat Ipavich or Jan Jastrzebski to get information about title, paperwork required, visa requirements/limits, space, etc.

If the multiple deduction is not taken, the student will not be covered by health insurance during the summer, and will need to make other arrangements for insurance coverage.

Options for Coverage:

If a student is going to continue at the University but not be employed as a graduate assistant they are eligible for health insurance through the University Health Center. The University Health Center participates in an insurance program for students only via United Healthcare. The current annual premium for a basic plan is \$1300 for a student. More information can be found at:

<http://www.health.umd.edu/geninfo/insurance.html>

If a student who was a graduate assistant (on payroll) is leaving the University they may be eligible for COBRA. COBRA (Consolidated Omnibus Budget Reconciliation Act) provides former employees temporary continuation of health coverage at group rates. Group health coverage for COBRA participants is usually more expensive than health coverage for active employees, since usually the employer pays a part of the premium for active employees while COBRA participants generally pay the entire premium themselves. It is ordinarily less expensive, though, than individual health coverage.

The rates are available on the University's Human Resources web site:

http://www.uhr.umd.edu/documents/Fy_2008_cobra_contractuals_rates.pdf