



Health Insurance Subsidy Plan for Domestic Graduate Assistants 2009-2010
Eligible Class Codes: Research, Assistant (M9182), Teaching, Assistant (M9184), Assistant in Teaching (W9185), Graduate Assistant (Z9185)

Health Insurance Plan Option	Annual Cost	FTE Appointment	Graduate School Annual Subsidy*	Portion paid by Student
Option 1: Basic Coverage	\$929	.50 (20+ hrs/wk)	\$400	\$529
	\$929	.25-.49 (10-19 hrs/wk)	\$200	\$729
Option 2: Comprehensive Coverage	\$1,250	.50 (20+ hrs/wk)	\$400	\$850
	\$1,250	.25-.49 (10-19 hrs/wk)	\$200	\$1,050

Health Insurance Subsidy Plan for International Graduate Assistants 2009-2010
Eligible Class Codes: Research Assistant (M9182), Teaching Assistant (M9184), Assistant in Teaching (W9185), Graduate Assistant (Z9185)

Health Insurance Plan Option	Annual Cost	FTE Appointment	Graduate School Annual Subsidy*	Portion paid by Student
**Option 2: Comprehensive Coverage	\$1,299	.50 (20+ hrs/wk)	\$400	\$899
	\$1,299	.25-.49 (10-19 hrs/wk)	\$200	\$1,099

***Plan meets the Board of Governors required coverage.*

Students on the following fellowships/assistantships will receive a \$400 subsidy:

1. McKnight Fellowship
2. College Teaching Fellowship
3. Gubernatorial Fellowship
4. Wilson-Auzenne Assistantship

How Qualified Graduate Assistants Will Receive the Health Insurance Subsidy

- The health insurance subsidy will be disbursed through Payroll, by way of a salary supplement. This subsidy will not show up in the Blackboard Account Statement.
- Subsidy will be disbursed on a semester basis (20 hrs/week or .50 FTE fall \$133; spring/summer \$267; 10-19 hrs. or .25-.49 FTE fall \$67; spring/summer \$133).
- The Fall supplement will be paid on October 9, 2009.
- The Spring/Summer supplement will be paid on Feb. 1, 2010.
- Taxes will apply.

Costs Per Semester

- **Basic Coverage (Domestic):** \$354 Fall, \$575 Spring/Summer
- **Comprehensive Coverage (Domestic):** \$476 Fall, \$774 Spring/Summer
- **International:** \$495 Fall, \$804 Spring/Summer

**Summary of Blue Cross Blue Shield Insurance Plans
Fall 2009-2010**

Benefit Summary	Domestic Basic Plan	Domestic Comprehensive Plan	International Plan
Premium Cost	\$929	\$1,250	\$1,299
Annual Max	\$100K	\$250K	\$250K
Rx Max	\$300	\$2,500	\$2,500
Rx Co-Pay	\$15/\$40	\$15/\$40	\$15/\$40
Wellness at TSHC?	\$150/year	Yes	Yes
ER Co-Pay(waived if admitted)	\$350+ded+20%	\$350+ded+20%	\$350+ded+20%
Deductible/year~	\$500/person	\$250/person	\$250/person
Office Visit Co-Pay at TSHC	\$20	\$20	\$20
Psychotherapy	20 visits/year	30 visits/year	30 visits/year
Urgent Care	\$50 Co-pay	\$50 Co-pay	\$50 Co-pay
Allergy covered?	Only at TSHC	At all locations	At all locations
Pre-ex Conditions exclusion?*	6/12months	6/12 months	6/12 months

*Pre-existing conditions limitations apply. BCBS will not pay benefits for a condition for the first 6 months of coverage for which a covered person received medical treatment, care or advice within 12 months prior to enrolling in these plans. A student who has been insured under the current Aetna Student Health plan meets the requirement for proving prior coverage. Every insured person will have the same deductible. For more information, visit the Thagard Student Health Center's website at <http://www.tshc.fsu.edu/insurance.htm>.

Questions related to this policy may be addressed to: Thagard Student Health Center Compliance Office, healthcompliance@admin.fsu.edu, 850-644-3608.