INSURANCE INFORMATION FOR NEW AND CURRENTLY ENROLLED GRADUATE STUDENTS

All graduate students enrolled in at least 1 credit hour, in a degree-seeking program, and eligible to pay the student health fee at UNC-Chapel Hill are required to show proof of active health insurance coverage. For information about the mandatory health insurance requirement visit the Campus Health website. Proof of active creditable health insurance may include:

- An individual plan
- Coverage from a plan by a spouse or parent
- Enrollment in the Graduate Student Health Insurance Plan (GSHIP) as an active RA/TA
- Enrollment in the UNC System mandatory insurance plan (Student Blue), available to all actively enrolled students

**GSHIP: BlueCross BlueShield RA/TA Insurance Plan**

Graduate students with a Research Assistantship (RA) or Teaching Assistantship (TA) are enrolled in GSHIP by their academic department. For information on getting enrolled, contact your department’s student services manager. For more information on plan benefits, consult the BlueCross BlueShield website for the UNC-CH RA/TA plan.

The policy year is August 1 – July 31. You must meet the following requirements to be enrolled in the RA/TA insurance plan:

- Be registered as a full-time student
- Function as an active RA/TA
- Meet the minimum stipend of $5700/policy year, Minimum Stipend Info

REMEMBER:

- If you are enrolled in GSHIP through your department, you must waive out of the Mandatory Student Health Insurance Plan (see below) each semester to avoid an insurance premium charge on your student account. For additional information, consult the Campus Health website.
- You need your insurance card to waive out of the Mandatory Plan.
- Your insurance cards will be mailed to your local address as noted in ConnectCarolina – be sure to update your address!
- When a student graduates, they can no longer be covered by the GSHIP insurance program. Students who graduate in December should be removed effective December 31. Students who graduate in May should be removed effective May 31. Students who graduate in August terminate May 31 or July 31 at the discretion of the academic department.
  - Graduating students have the option of enrolling in the Student Blue Plan (also called the mandatory plan) for the remainder of the policy year. To select this option, students should contact Campus Health or Blue Cross Blue Shield directly (888-351-8283) for assistance. Please note that students must act within 30 days from termination of GSHIP to enroll in Student Blue. After that, they are ineligible and would have to go to the healthcare exchange.
  - A student may secure a self-paid plan through the healthcare exchange.

**GeoBlue Student Health Insurance Plan**

This plan, made available in cooperation with BlueCross BlueShield, is specifically for international students. For more information on plan benefits, consult the GeoBlue website. International students will receive specific GeoBlue enrollment instructions through International Student and Scholar Services and Campus Health.

**Mandatory Student Health Insurance Plan**

This plan, administered by BlueCross BlueShield of NC, is for students who do not have other creditable insurance coverage. Each semester the insurance premium amount is charged to your account in your Student Center in ConnectCarolina. You must register for classes to activate your insurance coverage. For more information on plan benefits, consult the BlueCross BlueShield website for the UNC-CH mandatory plan. You will receive an email weekly from Campus Health reminding you to take action.

**Hard Waiver Process**

If you have other creditable insurance coverage, you must complete the waiver process each semester before the published deadline. For details on the waiver process, deadlines and procedures consult the Campus Health website.