

## MEMORANDUM

**DATE:** July 9, 2004

**TO:** Graduate Students and International Students  
(both new and returning)

**FROM:** Gordon B. Smith, Associate Provost  
and Dean of the Graduate School

**RE:** Health Insurance for AY2004-2005

Beginning in Fall 2004 the University of South Carolina will require that all full-time graduate students (enrolled in 9hrs. or more), all Graduate Assistants, and all international students either purchase the University's health insurance plan or provide evidence of coverage on another comparable health insurance plan.

The premium for the academic year is \$1,115 for the University's health insurance plan if paid on an annual basis through VIP. If paid by the term, the premium will be billed \$456 for the period Aug. 15, 2004-January 5, 2005 and \$679 for the period January 5, 2005-Aug. 15, 2005. Spouses and children can be covered for additional expense. Contact the Thompson Health Center at 803-777-1916 for details on adding dependents.

Students appointed on Graduate Assistantships will receive a subsidy in the amount of \$100 in the Fall and \$100 in the Spring toward the premium on the University health insurance plan. Some colleges/schools are providing additional subsidies to their graduate assistants. You should check with the director of your program to find out the amount of your health insurance subsidy. It is the intention of the University to increase the amount of the subsidy in future years. If you are eligible to receive a health insurance subsidy, it will be subtracted from the premium amount on your bill for the Fall semester and the difference will appear as "Subsidized Health Insurance Fee" on your bill. For example, if you are appointed as a Graduate Assistant and in a college that is not providing an additional subsidy, your bill should read: Subsidized Health Insurance Fee: \$356.

If you have health insurance coverage through another policy and do not want to purchase the University's policy you must fill out a "USC Health Insurance Hard Waiver Information & Request Form." The form is available on-line at [www.sa.sc.edu/tshc/HardWaiver.htm](http://www.sa.sc.edu/tshc/HardWaiver.htm). You will also need to provide documentation that is requested on the waiver form. If your request for a waiver is approved, the charges for the University's health insurance policy will be taken off of your tuition bill. The "Hard Waiver" form and supporting documentation should be mailed to:

HIAO  
Thompson Student Health Center  
USC  
Columbia, SC 29208

Alternatively, the form and supporting documents may be delivered to the Student Health Center, Room 313.

If you are an international student, full-time graduate student taking 9 hours or more, or you are a Graduate Assistant and you wish to purchase the University's health insurance plan, there is no need to apply. The charges for the plan will appear automatically on your tuition bill. You can find details about the coverage under the University's health insurance plan at <http://www.sa.sc.edu/tshc/insurance.htm>. If you are a graduate student taking less than 9 hours, you are eligible to purchase the University's health insurance plan. The above website provides the necessary information you need for applying.

The cost of health insurance has been included into your cost of education budget if you are a federal financial aid applicant. If you receive a health insurance subsidy as a Graduate Assistant, your financial aid award will be adjusted to include this subsidy and this could possibly result in the reduction of other financial aid as required by federal guidelines.

Thank you for your cooperation as we seek to improve the provision of health care for graduate students and international students at USC.