

RESOLUTION

concerning

FEE SCHEDULE
FOR STUDENT ACCIDENT AND SICKNESS INSURANCE

April 4, 2002

- WHEREAS, The Board of Trustees under its statutory authority - CGS 10a-99 - reviews and establishes fees annually for such purposes as the Board of Trustees deems necessary, and
- WHEREAS, The Board has approved a mandatory accident and sickness insurance program for full-time and certain matriculated part-time students who elect to participate in sponsored activities, and
- WHEREAS, The mandatory sickness insurance may be waived for full-time students if they provide a properly executed university waiver signed by the student or by a parent or legal guardian, if the student is a minor, which attests to the fact that they have adequate sickness insurance coverage from an insurance carrier licensed to operate in the United States and identifies the carrier and the policy number of the alternative insurance, and
- WHEREAS, The mandatory accident insurance for full-time students may not be waived, and
- WHEREAS, The United States Government has established required standards for accident and sickness insurance protection for participants in the exchange visitors program and for international students on J-1 visas, and
- WHEREAS, The Board of Trustees for the Connecticut State University System has authorized an insurance program for such individuals which complies with federal requirements, and
- WHEREAS, The Board of Trustees has established a mandatory accident insurance program for part-time, matriculated students who avail themselves of the opportunity to participate in student activities sponsored by one of the four universities, and
- WHEREAS, Accident insurance will be non-mandatory for all other part-time students, and
- WHEREAS, Part-time students will be able to participate in the Accident and Sickness Insurance Program at their option directly with the insurance provider, and
- WHEREAS, At the time of passage of Board Resolution #01-81, *FY2002-03 Tuition and Fees Schedules for Connecticut State University Students Tier I & II*, renewal rates for the

CSU Accident and Sickness Insurance Program had not yet been established for FY2002-03, and

WHEREAS, The Chancellor of the Connecticut State University System has contracted with Hilb, Rogal and Hamilton Company of Connecticut, LLC to be the provider for the CSU Student Accident and Sickness Insurance Program, therefore be it

RESOLVED, That student accident and sickness insurance provided through the Connecticut State University System will be mandatory for all full-time students except where appropriately waived and student accident insurance will be mandatory for matriculated part-time students involved in university recognized or sponsored activities, and be it further

RESOLVED, That the accident and sickness insurance fee rates reflected in the following table are effective for FY2002-03.

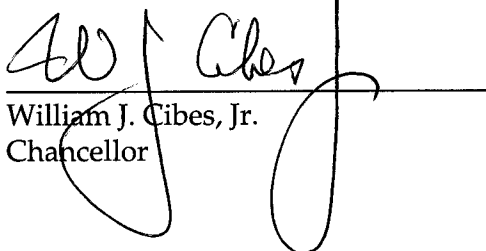
2002-03 Accident and Sickness Program Rates

	AY2001-02*	Guarantee Trust Life Insurance Company		
		8/1/02 to 7/31/03	8/1/02 to 1/15/03	1/16/03 to 7/31/03
Domestic Students:				
Full-time – Accident**	\$ 83	\$ 93	\$ 47	\$ 47
Full-time – Sickness	282	376	188	188
Spouse Accident and Sickness	495	628	314	314
Child(ren) Accident and Sickness	253	358	179	179
Part-time Student Accident and Sickness	438	595	230	365
International Students (J1 Visa):				
Full-time Student Accident and Sickness	452	575	215	360
Spouse Accident and Sickness	522	686	343	343
Child(ren) Accident and Sickness	522	686	343	343
Matriculated Part-time Students:				
“On-Campus” Accident	40	46	23	23
			Monthly Rate	
English Language Institute:				
Students & Scholars Only	\$ 40		\$ 50	
Student in the English Language Institute	40		50	
Spouse Only	62		81	
Child(ren) Only	70		92	

*Current one-year rates

**Annual amount includes a \$4.00 administrative fee in AY2002 and AY2003. Per-semester amount includes a \$2.50 administrative fee per semester in AY2003.

A Certified True Copy:


 William J. Cibes, Jr.
 Chancellor

ITEM

Fee Schedule for Student Accident and Sickness Insurance.

BACKGROUND

Under current Board policy all full-time students are required to carry accident and sickness insurance, with the exception that sickness insurance may be waived under certain conditions. Accident insurance is mandatory for part-time matriculated students involved in university recognized or sponsored organizations' activities. Coverage is provided through the universities at a reasonable cost. Other students may avail themselves of the coverage.

ANALYSIS

After a competitive bidding process, Hilb, Rogal and Hamilton Company of Connecticut, LLC (HRH) was recently selected as the provider for the Student Accident and Sickness Insurance program for Academic Year 2002-03 with an option for Academic Years (AYs) 2003-04 and 2004-05. The underwriter is the Guaranty Trust Life Insurance Company of Glenview, Illinois. The rates are guaranteed for one year. The AY 2003-04 rates will have a cap of no more than 11% over the AY2002-03 rates. The rate schedule is shown below:

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During the bid evaluation process, an analysis was done of the current sickness insurance coverage, including shortfalls in coverage versus the demonstrated needs of CSU students, as well as the value added of increased limits on certain coverages. As a result of this analysis, a Systemwide team consisting of health, counseling, and Student Affairs professionals recommended increasing limits on certain essential coverages. These rates reflect those increased limits.

Mandatory coverage will be provided through the universities. All other coverage will be obtained through HRH.

CHANCELLOR'S RECOMMENDATION

Approve the fee schedule for Student Accident and Sickness Insurance.