



RESOLUTION

concerning

FEE SCHEDULE
FOR STUDENT ACCIDENT AND SICKNESS INSURANCE

April 3, 2003

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 #02-62, FY2003-04 Tuition and Fees Schedules Tier I & II for Connecticut State University Students, renewal rates for the CSU Accident and Sickness Insurance Program had not yet been established for FY2003-04, 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 FY2003-04.

2003-04 Accident and Sickness Program Rates

	AY2002-03*	Guarantee Trust Life Insurance Company		
		8/1/03 to 7/31/04	8/1/03 to 1/18/04	1/19/04 to 7/31/04
Domestic Students:				
Full-time – Accident**	\$ 93	\$ 102	\$ 51	\$ 51
Full-time – Sickness	376	418	209	209
Spouse Accident and Sickness	628	698	349	349
Child(ren) Accident and Sickness	358	398	199	199
Part-time Student Accident and Sickness	595	660	260	400
International Students (J1 Visa):				
Full-time Student Accident and Sickness	575	583	240	343
Spouse Accident and Sickness	686	762	381	381
Child(ren) Accident and Sickness	686	762	381	381
Matriculated Part-time Students:				
“On-Campus” Accident	46	51	25.50	25.50
			Monthly Rate	
English Language Institute:				
Students & Scholars Only	\$ 50		\$ 55.50	
Student in the English Language Institute	50		55.50	
Spouse Only	81		90	
Child(ren) Only	92		102	

*Current one-year rates

**Annual amount includes a \$4.00 administrative fee in AY2003 and a \$3.20 administrative fee in AY2004.

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

Hilb, Rogal and Hamilton Company of Connecticut, LLC (HRH) was selected in February 2002, to be 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 original agreement provided for AY2003-04 rates to be capped at no more than 11% over the AY2002-03 rates. HRH has provided the rate schedule for AY2003-04, shown below. The renewal rates represent the full 11% increase.

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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.