

University of Kentucky



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25 November 1998

MEMORANDUM

TO Members, University Senate

FROM University Senate Council

RE AGENDA ITEM: University Senate Meeting, Monday, 14 December 1998 at 3:00 PM. Proposal to recommend individual health coverage benefits for all graduate and professional students who are funded full time as Teaching Assistants, Research Assistants, Graduate Assistants, and Fellows. If approved, the proposal will be forwarded to the Administration for inclusion in the biennial budget.

Proposal:

The attached proposal to recommend individual health coverage benefits for all graduate and professional students who are funded full time as Teaching Assistants, Research Assistants, Graduate Assistants, and Fellows has been approved by the University Senate Council and is forwarded to the Senate for approval.

Attachment

Implementation: 1999

November 16, 1998

Proposal for Graduate Student Health Coverage

Presented to the UK University Senate Council

Susan P. Mains (Graduate School)

Proposal

The University Senate strongly recommends University of Kentucky action to cover 100% of the costs of individual health coverage benefits for all graduate and professional students who are funded full time (maximum of 20 hours) as Teaching Assistants, Research Assistants, Graduate Assistants, and Fellows. This process should begin in 1999-2000 fiscal year and be completed no later than June 30, 2003.

Spouses and/or dependents of the groups identified above shall have the option of joining the UK health plan(s) at the subsidized and indexed rates.

In addition, the Senate supports allowing all graduate students to be permitted to purchase the same insurance available to full-time faculty and staff, beginning in the Fall, 1999.

Rationale

The rationale for proposing the availability of health benefits for graduate students consists of several key components:

1) One of the institution's key goals is to become a "Top 20" public research institution. In order to achieve such a goal it is necessary for the university to be able to attract a high caliber of graduate students; this group will be one of the key sections of the university that will be contributing to the increasing quality of UK research/teaching. In order to attract the best students, UK graduate programs have to be competitive with other schools, and one aspect of this competitiveness is the ability to provide an attractive funding package for prospective students. Several graduate programs throughout the US (including UK benchmark schools) include health benefits for graduate students as a key component of their funding package (see Table 1 on attached report). Unless UK provides a similar service it will be increasingly difficult for the school to attract students who have the opportunity to study at schools where health care is either largely subsidized or provided free of charge.

2) Graduate students at UK who are employed as Teaching Assistants (TAs), Research Assistants (RAs), or Graduate Assistants (GAs) have very limited incomes (with an average annual stipend of \$9,000 approx.). Although paying for health insurance may not appear to be a huge cost initially, it is a substantial burden for many students who have a fixed income. This is particularly problematic because assistants/fellows cannot work over 20 hours per week¹ and, therefore cannot earn

¹ Graduate students who are fully funded as assistants or fellows, are usually required to sign a contract with the Graduate School, which states they will not participate in additional paid employment.

additional income during the school year or receive health benefits from another employer.

3) Currently, graduate students can purchase the UK Mega Life Health Insurance Policy, however, in addition to this extra expense, in a recent survey many students stated that the policy is inadequate, and has resulted in a deterioration in their health and financial situation. In particular, the UK Mega Life Policy is extraordinarily expensive for students with dependents. The current health insurance policy does not provide comprehensive health coverage (e.g., 80% of allergy testing costs, \$250 per year maximum on prescriptions) and is considered by many graduate students who are currently enrolled in the plan as inadequate “catastrophe insurance.”

4) In order for any educational institution to function effectively it is imperative that all members of that community feel that their contributions are appropriately recognized and that a supportive work environment is created. Graduate students are an important part of the academic community, they undertake research, present papers at professional meetings, undertake community outreach, teach undergraduate classes, work in various research centers and generally, add to the dynamism of what is known as “UK.” At the moment, however, many graduate students feel disillusioned and abandoned by their limited opportunities to ensure that they stay healthy enough to be able to contribute to, and benefit from their limited time at UK. Numerous graduate students feel they are “second class” citizens within the university because there appears to be little concern for their physical and mental well being. In addition, some students have had to withdraw from the university because of costs incurred due to accidents, illnesses or pregnancies, which have not been adequately covered by the existing health insurance policies. This could then potentially lead to a lowering of the university’s retention rates, which works against the university’s recruitment efforts and is in stark contrast to the key goals of the institution.

Note: If approved, this proposal will be forwarded to the Administration for inclusion in the budget and Strategic Plan.

Appendix 1

Table A: Number of Graduate Students Currently Funded as Assistants/Fellows by UK *
(Source: UK Graduate School Fall 1998)

ENROLLMENT	FULL TIME	PART TIME
Fellowship	344	74
Graduate Assistants	53	2
Research Assistants	347	51
TR. Assistants	229	10
Teaching Assistants	545	83
Total	1518 (87.34%)	220 (12.66%)

Table B: Total Graduate Enrollment
(Source: UK Graduate School Fall 1998)

	FULL TIME	PART TIME	TOTAL
Graduate School Students	3,190	2,107	5,297

* Numbers are not currently recorded or available for a breakdown of level of funding for RAs, TAs, GAs, TRAs, and Fellows, therefore, the numbers in Table A reflect the total number of **lines** that all the existing positions add up to **IN TOTAL**. This means that each of the full time funded lines above includes a number of full time, half-time, quarter time, etc., positions.

Table C: Estimated Maximum Costs of 100% Covered Health Benefits for UK Assistants/Fellows
(Based on existing coverage costs listed at:
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Health Plan	Monthly Cost	Annual Cost	Total Cost² (x 1214 students)
UKHMO	\$151.50	\$1818.00	\$2,207,052
United Healthcare	\$156.00	\$1872.00	\$2,272,608

US Agenda Item: Health BenefitsPro 12.14.98

² If approximate number of full time students who are funded on Assistantships/Fellowships for 20+hours/week is 80% of total number of graduate students who are funded as Assistants/Fellows.

