

Board Meeting  
March 10, 2010

APPROVE STUDENT HEALTH INSURANCE FEES FOR URBANA, CHICAGO,  
AND SPRINGFIELD CAMPUSES, FISCAL YEAR 2011

**Action:** Approve Student Health Insurance Fees for Urbana, Chicago, and Springfield Campuses, Fiscal Year 2011

**Funding:** No New Funding Required

The Chancellors at Urbana, Chicago, and Springfield recommend approval of student health insurance fees for Fiscal Year (FY) 2011. The student health insurance fee, combined with the student health service fee, fund health care programs tailored to meet the needs of the students at the campuses. The campuses consult with student advisory groups on health program coverage and the resulting fee. Students may choose not to participate in the student health insurance program by providing evidence of comparable insurance coverage from other sources. Attached is a summary of the student health program coverage.

In 2005, the Urbana campus issued a request for proposals for student health insurance selecting Student Resources, through the insurance carrier Mega Life, as the plan provider. During 2007, Student Resources/Mega was purchased by United Healthcare. The United Healthcare Student Resources program at Urbana provides basic coverage for undergraduate students and expanded benefits for graduate students. For

FY 2011, there will be no increase in insurance costs for either the graduate or undergraduate plans. Renewal options exist through 2015.

Beginning in 2004, the Chicago campus proposed and initiated a self-funded student health benefit plan, *CampusCare*, to help increase student health benefits and contain costs. All medical care is provided at the University of Illinois Medical Center and/or approved regional facilities; severe life threatening emergencies are also covered when necessary at other medical facilities. All enrolled students are eligible for the same benefit package. The University of Illinois at Chicago Physician Group focuses on wellness and improvement of management of chronic diseases. For FY 2011, there will be another zero percent increase as has been the case the previous two years. This is a feat unheard of in the insurance industry. Working with the University of Illinois at Chicago Physician Group, *CampusCare* has developed and followed proven and accepted quality care protocols, and achieved optimal and cost effective outcomes for the Chicago student population.

Beginning in FY 2008, Springfield campus leaders determined their changing mix of students required not only a competitively priced program, but also enhanced coverages in order to better align the Springfield campus with the Urbana and Chicago student health insurance plans. Higher than expected utilization as well as medical inflation necessitates a five percent increase for FY 2011.

The recommended student health insurance fees are as follows:

<b>LOCATION</b>	<b>PROPOSED PREMIUM, FALL 2010</b>	<b>PERCENT INCREASE</b>
<i>Urbana</i>	Undergraduate--\$206	0
	Graduate--\$292	0
<i>Chicago</i>	All students--\$401	0
<i>Springfield</i>	All students--\$276	5

The rates displayed are for the typical undergraduate and graduate student. Rates may vary for summer session, family dependent coverage, etc. Students needing coverage for their spouse and dependents voluntarily pay a separate charge.

The Board action recommended in this item complies in all material respects with applicable State and federal laws, University of Illinois *Statutes*, *The General Rules Concerning University Organization and Procedure*, and Board of Trustees policies and directives.

The Vice President/Chief Financial Officer and Comptroller concurs in these recommendations.

The President of the University recommends approval.