



*Section 300: Proposal Development and Submission*

## OSR Policy 300.7 – Pro.4 — Estimating Health Insurance

*Corresponding with:*

[OSR Policy 300.7](#)     [Direct Costs: Personnel](#)

### Procedure Statement



[Research Administration Glossary at Carolina](#)

[Health insurance estimations](#) are based on the percentage of effort the employee will work on a project and can differ depending on the classification of the UNC-CH employee.

**Note:** Because health insurance covers a 12-month period, no health insurance charges are necessary for a 9-month employee working in the summer. Thus, it is best to use the annual health insurance rates rather than monthly rates when calculating benefits.

### Forms/Instructions

**I. Estimating Health Insurance — EPA and SPA employees (fulltime, permanent), Post docs, qualifying Graduate and Undergraduate students, and Part-time employees:**

1. First, determine the [employee classification annual health insurance rate](#).
2. Then multiply the applicable premium times the percent of proposed effort.

For example: A fulltime employee with 30% proposed effort.  
 $\$4,293.00 \times .30 = \$1,287.90$ , rounded to \$1,288.

The result (here, \$1,288.00) is the estimated amount for health insurance for the proposed percent of effort.

**II. Estimating Health Insurance — Clinical faculty and licensed physicians eligible for the Physicians & Associates Supplement.**

The School of Medicine provides [guidelines](#) for applying the appropriate supplemental benefits.

1. For each qualifying individual, add \$1,690 to the applicable annual amount (\$4,293.00).

$$\$1,690 + \$4,293 = \$5,983$$



For example: A full time MD who will give 45% effort on a grant.

$.45 \times \$5,983 = \$2,692.35$  estimated amount for health insurance based on proposed percent of effort.

---

## Revision History

---

**Prior Revisions:** The policies in the *Office of Sponsored Research Policies & Procedures Manual* supersede any OSR policies, procedures and appendices previously included in the *University Business Manual*, a publication of UNC Chapel Hill's [Division of Finance](#).

---

