**UNC CoLEAGS Welcome Packet**

Welcome to our department! In this packet you’ll find unofficial information intended to help you adapt to life as a graduate student at UNC. Be sure to do your own due diligence; let us know if you discover errors. Some significant links are located at the end of the document.

1. Health Insurance

UNC uses Blue Cross Blue Shield. Instructions about insurance come from the department; read them carefully.You get the best deal for most things at student health, then in-network providers (which can be identified using the [provider search tool](https://www.bluecrossnc.com/find-a-doctor-or-facility)). The plan does not distinguish between in-network and out-of-network emergency room visits. The rates below have **not yet been published for the 2021-2022 year,** so these numbers still reflect **last year’s rates**. You can expect them to be in the same ballpark, although most likely slightly higher. As soon as those new rates are published, I will distribute them.

Lifetime Limit: unlimited
Deductible (individual): $400 (in-network), $800 (out-of-network)
Deductible (family): $1,200 (in), $2,400 (out)
Out of Pocket Max (individual): $2,000 (in), $4000 (out)
Out of Pocket Max (family): $6,000, $12,000 (out)

For more information: [RA/TA Plan Webpage](http://studentbluenc.com/#/uncch-ta/welcome); [Understanding What You Owe](http://studentbluenc.com/assets/studentblue/pdfs/2016_2017_understanding_what_you_owe.pdf); [Medical Benefits Summary Page](http://studentbluenc.com/#/uncch-ta/benefits) (this is where you will find updated benefits summary docs once released).

Note: Several grad students report that the cost of student health increases during the summer. Some refer to this as a “gap” in coverage; however, according to the grad school [website](https://gradschool.unc.edu/policies/student/insurance/), coverage is August 1 – July 31. This means that your coverage will not start until August 1; I suspect this is the gap in question. Several students say that the student center costs more money during the summer, and according to [this webpage](https://campushealth.unc.edu/news-events/features/summer-care), there is a $100.00 Summer Access Charge to cover the whole summer (or $50 if you just need half).

Graduate students say:

* If you're coming with a partner and need to get them as a dependent on our health insurance, it is a bit of a pain, but doable (although perhaps not the best option cost-speaking). Get the ball rolling on that early if needed. You have to pay the Campus Health fee for them each semester with your first month’s premium for that semester, and it’s $200.08, and the premium for a partner monthly is $344.15 (again, both are 20-21 numbers, 21-22 not yet released).
* If you enroll your partner they will have to pay campus health fee but will also need additional documentation to actually use campus health. Also enrolling a partner is very expensive.
* The UNC Campus Health Pharmacy fills most prescriptions, and typically with the RA/TA health insurance it is cheaper to purchase prescriptions there than filling them at other pharmacies.
* The student health center has fairly long wait times. I wish I had found an in-network primary care doctor off campus early on to avoid UNC health services. Our health insurance doesn't include dental and not that much for optical, so take care of those things before you start the program. You can buy dental insurance through Blue Options for an additional $45ish a month.
* You can get free service in the student health clinic, but the quality and experience is varied at best. Many of the people who see you are not actually MDs. You may well find it desirable to establish a relationship with a GP outside of the campus system. If you're going to be in town for 5-8 years, it could be worth it to have someone you trust who you can see every time.
* The insurance gap that occurs in the summer. That they can use UNC Hospitals for primary care, dermatology, psychology/psychiatric services etc. (not just Campus Health). If you go to UNC Hospitals, you need to get a parking pass from DPS. Parking monitors can track students' license plates and give out tickets when students park in the garage without a pass. Lots of people use therapists! They're great for helping you adjust and balance academics/family/health. You can get a list of referrals from CAPS that are covered by insurance. I wish I had started this while prepping for exams.
* Student Health has worked for me; Women's Health department is great. Carrboro Family Vision is excellent for eye care and accepts our health insurance (and has glasses deals for $99, covered once a year by our plan); Milltown Denistry accepts Blue Cross Blue Shield Dental (bought separate from UNC health care) and other dental plans.
* Take advantage of CAPS, even if you think your stress isn't serious. A listening expert can offer support and frameworks for rethinking your self-concept.
* CAPS does little effectively, but it DID help me get a referral to a local therapist that uses UNC insurance.
* CAPS can help with psychiatric medication management, but their counseling services haven't been great
* CAPS is bad and student health services in all is pretty average. Mosaic Comprehensive Care in Chapel Hill is super great for general health needs.
* I used CAPS for the first time this semester, and it was okay, but I don’t have much experience with therapy, and it seems like most of my colleagues agree it’s not the best. It’s really just for short-term use, don’t expect to find a long-term therapist there. There have also been issues with them calling the police on students before, especially this past semester.
* There is a gap in services in the summer.
* They charge extra for using the campus health center in the summer.
* REALLY research the urgent care you're going to--I went to one early in the fall that the website said was in the BCBS network and it turned out it wasn't. That wasn't a fun $400 to pay out of pocket.
* They're really accommodating and helpful.
* You have to walk to get to campus health services so it's not on our main campus, but they have great OBGYN services and general practice. CAPS (Counseling and Psychological Services) is good but will often refer you out. Look out for medical providers who say they don't take our UNC Blue Cross Blue Shield
* if you haven’t yet had major health care expenses, be aware that once you reach the out of pocket max for a benefit period, you’re no longer required to pay; this can mean that if you are aware of an upcoming procedure and have already met your max, you will save money by having your expensive procedure on the current benefit period rather than allowing your max to reset with a new period.
* Getting an ADHD diagnosis and medication is expensive and slow (it costs around $2000 and takes about a year). If you need a diagnosis, get it before arriving and try to have a supply of medication if you think you will need it urgently.
* You're often better off going to small practices than using the UNC system for dentistry and vision, at least in terms of patient interface; if you live in Carrboro, Milltown Family Dentistry and Carrboro Family Vision are good (in my experience)
* The student health services are decent, but it can take a while to get an appointment for routine checks. I especially recommend the Women's Center for gynecological exams.
* It can be daunting but is very easy to use once you go in person. $50 fee to use it in the summer, so if you have anything you know you need try to get it done during the school year. Meds have only a 10 dollar copay at health services, so always get your meds refilled at student health, even if it's inconvenient!
* Our health insurance is actually pretty good if you can only go to Campus Health services. There is no copay for visiting the general practitioners there. However, once you have to go to a specialist, things start adding up quickly. Out of pocket maximum is $2000 and I have hit that over the course of about four specialist visits. Out of network doctors is a whole other kettle of fish, but thankfully UNC hospitals have a sizeable and knowledgeable network.
* Fill prescriptions at the health center pharmacy, health services are not available over the summers
* Many prescriptions through UNC are extremely cheap or free thanks to our insurance.
* Dental is not included in full cost. You will have to pay around $50 dollars monthly for it to be included in GSHIP, and optometrist coverage is also minimal. Budget for those expenses.
1. Housing

This information was volunteered by the current graduate students.

**Places to Check Out**

* The Villages of Chapel Hill
* Southern Village Apartments
* Ashbrook Apartments in Carrboro: 2 bed/2 bath apartments for around $1,100. Pets allowed, on the JFX bus line which is great.
* Ashbrook apartments, 612 Hillsborough apartments. Decent rent, good management.
* Ashbrook Apartments is a decent living space! Repairs are usually quick, and with a roommate the monthly price on a two-bedroom apartment is a good price (around 600-700 including water and trash.)
* Chapelhillrent.com helped me find and secure my current studio (which I love!) while I was still living in another state
* Chateau Apartments - two bus lines running to campus right on the property. Rent ca. $750-800
* Carolina Blue rentals is great if you have people in mind for potential roommates (~575 per month). If you plan on living alone, The Chateau Apartments has also been pleasant (~750 per month)
* I like living in Laurel Ridge Apartments--affordable rent (I live in a 2 bedroom with roommates for $1000 a month total), maintenance responds quickly, and a 25 minute walk to Greenlaw but also on the J bus line.
* 612 Hillsborough Street Apartments has worked out well for me--the apartments are two-bedroom one-bath, and rent is $625 (if you have a roommate). It's within wallking distance to campus, and there's a lovely walking trail with a creek right across the street.
* University Commons is extremely cheap and, even though you would have three roommates, you get your own bathroom and it's 2 miles from campus; I've been living there for 5 years
* Mixed experience but more good than bad so I am including it here. I live with one roommate at the Downing Creek Apartments in Chapel Hill. The complex is very comfortable--apartment is a nice size (2b/2ba), small screened-in porch, access to pool and small workout room, two minutes from Harris Teeter (grocery store). Rent is $650/month, with electricity adding usually another $25-50 depending on the month, and internet an additional $25. Downsides: first, it's about a ten minute walk to the closest bus stop. Not a huge deal, but can be a annoying when it gets hot. Second, landlord has not been the most responsive to maintenance requests, but will get there eventually.
* Louise Beck is solid and have a variety of housing options (don't require "good" credit); Acorn + Oak is legit and they are updating their listings for August soon; for a 1 bedroom you will lowest pay 800 and highest will probably be 1200?
* Bell Meadowmont. In general, I recommend finding a transparent landlord who notes how they deal with trash/recycling, pest maintenance, pet deposits, etc.
* I have lived in Durham/Raleigh, so my living requirements are likely different from the 'average' student without kids/other housing needs, but I will say that Durham has cheaper rent than Chapel Hill generally, if students don't mind around a 20 min commute.
* If you decide to go with renting from a private landlord, Coulter Property management has always been really good to me! Carrboro has closer access to restaurants and entertainment while the east side of Chapel Hill (north of Estes) has closer proximity to grocery stores and other shopping centers.
* The complex near the Friday center and off of Downing Creek is nice, reasonably priced, quiet, and a ten-minute walk to the Friday Center bus stations.
* A lot of graduate students (particularly in medicine) live south of campus. There’s grad student housing there but also a lot of apartments and houses. I pay $600 for a room in a two bedroom, so pretty doable with roommates and within walking distance of campus. On the opposite side of campus from bars, restaurants, etc but close to some convenient buses.
* Spring Garden Apartments in Chapel Hill have worked really well for me. They're not advertised very well (I think I found out about them on chapelhillrent.com) but I promise they're legitimate! The landlord is very responsive and helpful. The family that owns the building tries to rent mainly to graduate students, professional students, and health care workers, so you won't have any issues with loud/rowdy undergrads. The building also backs up to a wooded area, so the views are very pretty. Units are 2 bed/1.5 bath for $850/month, water included. Call Ken Holland, the landlord, at 9196249173 or email him at ken@hollandnc.com to find out about available units.
* I would expect rent for a one bedroom apartment to range from 750-1000. Carrboro and Chapel Hill are both pricey, and if you live in Durham/Cary/Raleigh, prices also vary. Public transport in Chapel Hill is free. Durham transport is paid. Parking is EXPENSIVE
* South of campus on Purefoy Rd, $650 a month each (2 bedroom) with landlord Carolyn Baucom, walking distance to campus
* I lived at 86 North Apartments. It’s a pretty good spot (rent was about 1260/month for a good-sized 2br that I split with a roommate). It’s on the bus line, right off 40, directly up 86 from campus, and across the street from a strip mall with a food lion, a CrossFit box, and a bunch of restaurants. Since we were remote I didn’t have to worry about actually taking the bus, etc, but it was perfect for my needs.

**Warnings**

* Reconsider living in Durham if you want to have a relationship with your cohort. It’s further than you think.
* 110 W Carr St is a great location and good if you want a hands-off landlord, but he's so hands-off that he won't fix things--you'll have to do it yourself.
* Camelot Apartments on Este Dr floods frequently.
* Upon move in, make sure to document all of the things that have not been repaired. Make sure the lease is absolutely correct before you sign anything.
* Avoid if possible leasing through one of the giant rental companies in town. I've had a nightmarish experience with Louise Beck. They will enter your apartment when you're not home without notice. Try if at all possible to rent from a private or local landlord.
* Not everywhere in Carrboro is walkable to downtown, no matter what you’re told
* Carrboro is not cheaper, make sure you're near a reliable bus line, there is not a lot of affordable housing, also there's an ALDI in Durham you can get to by car and it rocks
* Not specific, but if students find a place they love in a good price point, try to sign a longer lease--this stops landlords from raising the rent after your first year in a place.
* Private landlords are very predatory in this area and often refuse to perform needed maintenance on property.
* private landlords who own huge multi-bedroom houses can be very predatory and never perform maintenance. never live anywhere if your house has more tenants than are on the lease because landlords know that means you can never threaten legal action if they don't do maintenance on the property.
* GSC's apartments are everywhere and quality really ranges. GSC will give you a student discount on rent. Kingswood Apartments is pretty grimey; Glen lennox is a little pricey and filled with cockroaches and a shitty admin
* I personally hated living at Laurel Ridge Apartment, though I know they're popular with graduate students. Hidden asbestos, major rent raises during COVID, bad maintenance.
1. Department Culture

Grad students say:

* It’s a very white department, with very white interests and commitments.
* Make sure you ask when there are offerings to help out or participate in events if you will be financially compensated. Sometimes things may look good on your CV, but if you also need to juggle school, teaching, and/or side jobs, take that into consideration before you commit.
* The year above you are basically still first years because we haven’t met anyone and don’t know where anything is on campus.
* It's been stressful over the last 6 years - since being here, we've dealt with HB2, Silent Sam, now the Nikole Hannah-Jones catastrophe, and it's definitely been rough. I think our department tries to be supportive, but I certainly have a more pessimistic opinion of this department than I did as a naive first-year.
* Be excited to ask for help. There are so many people here who want to help you. Forget impostor syndrome, you're not here to prove yourself, you're here to learn and grow.
* Know that if you are a person of color, there's the likelihood that you will feel marginalized by the whiteness of the department, and you may have to look outside the department for intellectual and personal community, especially if you are Black. Thankfully, there are opportunities like reading groups, seminars outside the department, and the grad student union to meet graduate students from other departments.
* It can feel isolating and overwhelming, but don't forget to talk to your colleagues because they feel the same way.
* In my experience at least, the English graduate student community at UNC is very supportive and open. My advice is that if you have any questions, you should absolutely reach out to one or some of us! Whenever I've been confused or concerned about something department-related, my fellow grad students have been happy to give me answers to the best of their ability.
* In general, faculty are very invested in graduate students. In my experience, if you reach out to a faculty member looking for advice--academic, professional, or otherwise--they will be more than happy to help and give of their time. Like most departments, there are strong feelings between faculty members, so it is worthwhile to ask around about relationships, faculty who work well together (or maybe more importantly don't), etc. The grad student community is very welcoming, collaborative, and social. People are generally always happy to talk about projects and interests, grab a coffee or drinks, and get to know one another. To UNC more generally, the administration invariably sucks. Our university has a fraught racial past that is being reckoned with VERY slowly. They are making strides in some areas by offering trainings and (minimal) resources to student instructors, but they still have a long way to go. Their treatment of graduate workers is also abysmal. At the best of times (i.e. not during a pandemic) they underpay and overwork us, ignore our needs, and silence our demands. So, my very general recommendation would be: do not look to the university for much, but feel comfortable turning to the students and faculty of our department, they will do whatever they can to support you.
* UNC's campus has varying levels of accessibility, mainly because of cobblestone; the cheapest coffee is at the Campus Y and that money goes to student activist groups and social justice groups; our campus has a long long way to go to providing safety for Black students, faculty, and staff as well as students, faculty, and staff of color
* Community is the best part of Carolina, get to know other students with similar interests! I guarantee they'll love chatting with you.
* Fellow students are your allies, not your competition
* UNC has a white supremacist history and the UNC administration of the past have really failed to protect its BIPOC students, both undergrad and grad. In the past few years, UNC police have infiltrated/spied on campus organizers, arrested and assaulted a number of graduate and undergraduate students who were protesting the confederate monument on campus, and is continually thinking about new ways to monitor its students. Also, UNC has granted permits to white supremacist organizations to hold rallies on campus, risking the safety of the students. So I would say don't trust them. I have no comment about the department.
* We're lucky to have a department that's really invested in teaching! Talk with your peers and with older students in the department about their lessons and course design. We're happy to share materials and talk through lesson planning! Don't hesitate to cold-call/email someone to ask for guidance. People are pretty friendly. Find folks who lift you up and build a culture of positivity. While acknowledging the difficulties of grad school, it's important to do things to keep your confidence up and maintain a hopeful outlook. People do get jobs! It may be a more winding path than we'd like, but people do find jobs in and outside of academia that make them happy!
* Get to know as many professors in your program as quickly as possible. Form relationships and be seen. Never hesitate to ask questions.
* Ask people in your field for recommendations about advisors, classes, etc. Your fellow graduate students are your best resource!
* There's very little structure and guidance! It's freeing, but if you want those things (or support, which is available, you'll have to seek it out).
1. Additional Resources, Information, and Advice
* [ECL Graduate Student Handbook](https://englishandcomplitintranet.web.unc.edu/wp-content/uploads/sites/17489/2021/05/ECL-Handbook-2020_5.21.pdf) (requires UNC login) – consult for time to degree, course requirements, etc. There have been some new changes to language requirement this past year, which are reflected in this edition.
* [Graduate Scholl Handbook](https://handbook.unc.edu/) (like above, but more broadly across all departments, more detailed in many areas)
* [ECL Intranet](https://englishandcomplitintranet.web.unc.edu/) (requires UNC login) where the dept handbook^ came from, has loads of other helpful departmental information.
* [GPSF Resources for Student Parents](http://gpsf.unc.edu/resources/student-parents/); [UNC HR Childcare](https://hr.unc.edu/benefits/work-life/child-care/#:~:text=Child%20Care%20Services%20Association%20(CCSA,child%20care%20for%20their%20children.)
* [Chapel Hill Bus Lines](https://www.townofchapelhill.org/government/departments-services/transit/routes-schedules) free to use local buses
* [Go Triangle Buses](https://gotriangle.org/) cheap buses that span the triangle area, i.e., Raleigh-Durham-Chapel Hill, if you live in Durham or Raleigh, you can get UNC to pay for your buss pass to commute to work/school
* [Commuter Alternative Program](https://move.unc.edu/cap/) (CAP – for reduced fares, parking, etc.)
* [Campus Health](https://campushealth.unc.edu/)
* [Counseling and Psychological Services](https://caps.unc.edu/) (CAPS)
* [UNC LGBT Center](https://lgbtq.unc.edu/) and [Safe Zone](https://lgbtq.unc.edu/programs/programs-education/safe-zone/) Training
* [Carolina Women’s Center](https://womenscenter.unc.edu/) and [HAVEN](https://womenscenter.unc.edu/programs/haven-training/)
* [Green Zone](https://odos.unc.edu/student-veterans/green-zone-training)
* [UNC Mental Health First Aid Dashboard](https://bhs.unc.edu/mhfa/dashboard)

You may like to know:

* You can take classes outside the department for credit. It’s a good idea to talk to an advisor, one of the grad student services coordinators, or to the DGS to confirm that you can get credit for those classes.
* if you need a second job, ASPSA tutoring usually hires ECL students and provides decent pay and convenient hours for grad students.
* Grad students can get a discount at Harris Teeter with ID
* Many professors will consider independent studies with you, especially if you have a small group; it helps if you propose many of the readings yourself and include something that they’re working on currently
* Last year (2019-2020) 3 grads accepted TT offers (Middle Tennessee, Brandeis, University of Nevada-Las Vegas), two others were offered TT jobs (two jobs, in one case) but declined them for personal reasons, one accepted an external post-doc at Rice, at least one got a UNC post-doc, and one accepted a museum fellowship from the Getty. 2020-2021 numbers coming soon.s
* The [Interfaith Council](http://www.ifcweb.org/about/mission-statement) provides food and housing assistance
* The [Robertson Express](https://robertson.express/) ferries students between UNC and Duke; $1 with student ID. The website says at the top that they are currently not operating due to COVID, but scrolling down reveals a bus schedule (for last year), so it looks like they’re running again.
* Using a mix of apps to track public transit can be helpful; Google Maps, for instance, does well with scheduled times, while NextBus (or other apps) may have more accurate real time estimates
* Everyone has a favorite study spot; some of the most common are Open Eye, Bread and Butter, Café Driade, Gray Squirrel, Cocoa Cinnamon, Epilogue, Market Street Coffee
* Get involved in activities outside of grad school! I wish I had done this earlier! Volunteer at an animal shelter, keep up your athletic and artistic endeavors, volunteer with Orange County Literacy Council, watch performances on and off campus. Also, explore outside of Chapel Hill/Carrboro! For some (including myself!) that included getting used to driving longer distances, but those drives are definitely worth it! See your community as the Triangle, not just Chapel Hill/Carrboro! Go to museums, restaurants, and parks in Durham + Raleigh.
* Educate yourself on your program and make a plan with goals for what you need to accomplish each term and each year regarding coursework, committees, professional development, etc. It's easy to get swept up in the day-to-day and lose track of the overall picture.