

## 2019-20 Health Insurance Subsidy Eligibility Policy

Graduate student eligibility for the health insurance subsidy has two threshold levels: Master's and PhD. Levels are set at the lowest standard 9-month stipend for each. The minimum academic year threshold is \$12,500 for Master's programs and \$19,000 over 9 months or \$23,000 over 12 months for PhDs.

- ❖ Doctoral students must be in their first 8 years of study and Master's students in their first 5 years of study to be eligible for a health subsidy.

<u>Cost Comparison</u>	<u>2018-2019</u>	<u>2019-2020 -- effective 8/15/19 - 8/14/20</u>
Premium	\$2,265	<b>\$2,555</b>
Subsidy	\$2,265	<b>\$2,555</b>
<b>Student's Cost</b>	\$0	<b>\$0</b>
Deductible	\$500	\$500
Out of Pocket Max	\$6,000	\$6,000

- Additional rates found [here](#). (scroll down)

The 2019-20 health insurance subsidy is 100% of the premium. Students are billed for health insurance in July and have until the waiver date to make their decision regarding participation in the plan. In early October, the Graduate School will apply a \$2,555 subsidy to eligible students' accounts. Those eligible who *waive* the plan will receive a \$200 credit on their student account. NOTE: The Office of Student Accounts knows the subsidy or credit is forthcoming. They do not expect students to pay AY health insurance charges before October.

- **9/15 - student deadline to waive Aetna 12-month insurance plan.** All waiver dates [here](#). (scroll down)

**SUMMER INSURANCE** – summer start students/new Aetna enrollees – *effective 5/15/19 - 8/14/19*

- **Premium: \$571** (Summer 2020: \$642)
- **7/25 - student deadline to waive Aetna summer insurance plan**

**FALL ONLY INSURANCE** – January graduates – *effective 8/15/19 - 12/31/19*

- **Premium: \$970**
- **11/15 - student deadline to switch to the Aetna fall only insurance plan**

Students who plan to graduate in January have the option to enroll in insurance for the fall term only. Those transitioning to a job\* can then enroll in their employer's plan as of January 1. Students must contact Connie Morrow in Health Services ([insurancequestions@nd.edu](mailto:insurancequestions@nd.edu)) to indicate fall only enrollment by the November deadline.

- There is no financial penalty for enrolling in the fall only plan.
- Those who enroll in fall only but *return* in spring (do not graduate) will be automatically enrolled in the 12-month insurance plan in the spring. The fall only charge will be removed, and the full \$2,265 premium charge added.
- ❖ **\*NOTE: students who finish and leave the University early at any point in the fall or spring semester may qualify for a partial (prorated) health insurance subsidy based on the number of fully funded stipend pays they receive (i.e. whose stipend ends anytime before 12/31/19 or 5/15/20 -- leaving anytime between late August and mid-December or January and mid-April).**

Students are required to have insurance. Those that wish to purchase the 12-month plan may do so. Any questions, please contact Kelly Donndelinger (1-8422) or Brian Flaherty (1-2705).