

2018-19 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.

Cost Comparison	2017-2018	2018-2019 – effective 8/15/18 - 8/14/19
Premium	\$2,265	\$2,265
Subsidy	\$2,265	\$2,265
Student's Cost	\$0	\$0
Deductible	\$500	\$500
Out of Pocket Max	\$6,000	\$6,000

- ❖ Additional rates found [here](#).

The 2018-19 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 \$2,265 subsidy to eligible students' accounts. Those eligible who *wave* 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.

NOTE: **9/15 is the deadline to waive the 12-month insurance plan.** More waiver dates [here](#). (scroll down)

SUMMER TERM INSURANCE – effective 5/15/18 - 8/14/18

- **Premium: \$571**
- **NOTE: 6/15 is the deadline** for students to waive the summer term insurance plan.

FALL ONLY INSURANCE – effective 8/15/18 - 12/31/18

- **2018 premium: \$863**
- **NOTE: 11/15 is the deadline** for students to elect the 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 (Morrow.22@nd.edu or 1-1882) to indicate fall only enrollment. See above deadline.

- Students will receive a prorated Graduate School health insurance subsidy based on the number of fully funded pays they receive before leaving the University.
- 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.

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).