



2022-23 Health Insurance Subsidy Eligibility Policy

Graduate student eligibility for the health insurance subsidy has three threshold levels: Master's, DMA, and PhD. Levels are set at the lowest standard 9-month stipend for each. The minimum academic year threshold is \$13,000 for Master's, \$19,570 for DMA, and for PhDs: \$22,500 over 9 months -- or \$27,000 over 12 months. Students must also receive a full academic year tuition scholarship to qualify.

- Master’s students must be in their first 5 years of study; DMA in the first 4.5 years, and PhD students in the first 8 years to be eligible.
 - **Ineligible grad students:** Architecture, Law, and professional master’s students, including Mendoza.

<u>Cost Comparison</u>	<u>2021-2022</u>	<u>2022-2023 -- effective 8/15/22 - 8/14/23</u>
Premium	\$2,680	\$2,800
Subsidy	\$2,680	\$2,800
Student’s Cost	\$0	\$0
Deductible	\$500/\$1,500	\$500-in network; \$1,500 out of network
Out of Pocket Max	\$6,000	\$6,000

➤ Additional plans and rates found [here](#). (then scroll down)

The 2022-23 health insurance subsidy is 100% of the premium. Students are billed for health insurance in July and have until the waiver date (below) to make their decision regarding participation in the plan. In early October and again in February, the Graduate School will apply a \$1,400 subsidy to eligible students' accounts. Those eligible who *waive* the plan will receive a \$200 credit on their student account in late October. NOTE: The Office of Student Accounts knows the subsidy or credit is forthcoming. They do not expect eligible students to pay health insurance charges. Students must pay other fees they owe.

- **9/15 - student deadline to waive Aetna 12-month insurance plan.** (For Waiver [Dates](#), scroll down.)

FALL ONLY INSURANCE – January graduates – *effective 8/15/22 - 12/31/22*

- **Premium: \$1,066.30**
- **11/15 - student deadline to switch to the Aetna fall only insurance plan**

SUMMER INSURANCE – summer start students/new Aetna enrollees – *effective 5/15/22 - 8/14/22*

- **Premium: \$676**
- **6/15 - student deadline to waive Aetna summer 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) 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 \$2,800 premium charge added.
- ***NOTE: students who finish and/or 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 received (i.e. leaving the program and stipend ends any time *before* semester’s end: 12/31/22 or 5/15/22, if semester stipend; or anytime between 8/16/22 and 5/15/23, if AY stipend).

Students are required to have insurance. Questions: please contact Kelly Donndelinger (1-8422) or Matt Anderson (1-3801).