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, $19,000 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.

**Cost Comparison**

<table>
<thead>
<tr>
<th></th>
<th>2021-2022 (8/15/22 - 8/14/23)</th>
<th>2022-2023 -- effective 8/15/22 - 8/14/23</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium</strong></td>
<td>$2,680</td>
<td>$2,800</td>
</tr>
<tr>
<td><strong>Subsidy</strong></td>
<td>$2,680</td>
<td>$2,800</td>
</tr>
<tr>
<td><strong>Student’s Cost</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$500/$1,500</td>
<td>$500-in network; $1,500 out of network</td>
</tr>
<tr>
<td><strong>Out of Pocket Max</strong></td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

- 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](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 $2,800 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).