Health Insurance Subsidy Eligibility Policy

All international students and resident degree-seeking graduate students are required to enroll in a health insurance plan through a United States-based company. Students are automatically enrolled in the University-sponsored student health insurance program with United Healthcare, but may waive their participation if they provide proof of comparable coverage in another United States-based health insurance plan.

Who Is Eligible for the Subsidy?

Graduate School students who are full-time and fully-funded (i.e., 1. receiving a full academic-year tuition scholarship and 2. meeting the appropriate threshold stipend levels outlined below) are eligible to receive a subsidy that pays 100% of the annual health insurance premium for them and their legal dependents.

Eligibility by Threshold Stipend Level

- **Master’s**: $17,500 and are within their first 5 years of study
- **DMA**: $25,000 and are within their first 4.5 years of study
- **Ph.D.**: $29,000 over 9 months or $35,000 over 12 months and are within their first 8 years of study

- Architecture, law, and professional master’s students, including Mendoza, are NOT eligible for the Graduate School subsidy.

2024–2025 University-Sponsored Student Health Insurance Plan Costs

Premium and subsidy costs are per person. Students are responsible for annual health insurance deductibles and any copayments and coinsurance up to the out-of-pocket maximum. Out-of-pocket costs may be found on the summary flyer on the University Health Services (UHS) website.

Key dates related to student health insurance can be found on the Insurance Plans & Rates page of the UHS website.

<table>
<thead>
<tr>
<th>Premium Type</th>
<th>Effective Dates</th>
<th>Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-Month/Full Academic Year</td>
<td>8/15/24–8/14/25</td>
<td>$2,736—charged and credited to students’ accounts</td>
</tr>
</tbody>
</table>

* The 12-month health insurance premium is charged to students’ accounts in July. Premium credits of $1,368 are applied in September and February. The Office of Student Accounts is aware the credit is forthcoming and does not expect eligible students to pay the health insurance premiums upfront. Students must pay all other fees they owe on their account. Eligible students who waive the health insurance plan will receive a $200 credit on their account in late October (students who later enroll in spring semester insurance will forfeit $100).

Premium Options for January Graduates and Spring and Summer Starts

<table>
<thead>
<tr>
<th>Premium Type</th>
<th>Effective Dates</th>
<th>Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Semester Only**</td>
<td>8/15/24–12/31/24</td>
<td>$1,042—charged and credited to students’ accounts</td>
</tr>
<tr>
<td>Spring Semester &amp; Summer Only**</td>
<td>1/1/25–8/14/25</td>
<td>$1,694—charged and credited to students’ accounts</td>
</tr>
<tr>
<td>Summer Session Only****</td>
<td>5/15/25–8/14/25</td>
<td>$690—charged and credited to students’ accounts</td>
</tr>
</tbody>
</table>

**Students who plan to graduate in January** have the option to enroll in insurance for the fall semester only and there is no financial penalty for doing so. If a student enrolls in the fall semester only insurance, but returns in spring (i.e., does not graduate), they will be (re)enrolled in the 12-month insurance plan for spring and the 12-month premium will be charged.

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 the stipend ends any time before the semester ends: 12/31/YY or 5/15/YY, if on a semester stipend; or anytime between 8/16/YY and 5/15/YY, if on an academic year stipend).

***New students starting in the spring** will be charged and credited for the spring semester premium, effective through 8/14/2025. After this initial year, the 12-month premium coverage outlined above will apply.

****Students with an early/summer start date** between the end of spring semester (5/15/YY) and beginning of fall semester (8/14/YY) will be enrolled in the separate summer coverage. After this initial year, summer coverage will be included in the 12-month premium as outlined above.

Contact Information

- **Insurance plan questions**, contact Connie in University Health Services at insurancequestions@nd.edu
- **Subsidy questions**, contact your graduate program administrator