



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 \$15,000 for Master's, \$22,000 for DMA, and for PhDs: \$25,106 over 9 months -- or \$30,500 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>2022-2023</u>	<u>2023-2024 -- effective 8/15/23 - 8/14/24</u>
Premium	\$2,800	\$2,836 – charged \$1,418/semester
Subsidy	\$2,800	\$2,836 – credited \$1,418/per semester
Student's Cost	\$0	\$0
Deductible	\$500/\$1,500	\$350-in network; \$1,500 out of network
Out of Pocket Max	\$6,000	\$6,000

➤ Additional plans and rates for spouse and children found [here](#) (scroll down).

The Graduate School health insurance subsidy covers 100% of the premium. Health insurance is charged in July. Students 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 provide a \$1,418 subsidy per semester to eligible students' accounts. Eligible students who *waive* the plan will receive a \$200 credit on their account in late October. (Students who later enroll in spring term insurance will forfeit \$100.)

❖ **NOTE:** *The Office of Student Accounts knows the subsidy or credit is forthcoming. They do not expect eligible students to pay health insurance charges up front. 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 8/15/23 - 12/31/23*

- **Premium: \$1,077**
- **11/15 - student deadline to switch to the Aetna fall only insurance plan**

SUMMER INSURANCE – summer start students/new Aetna enrollees – *effective 5/15/23 - 8/14/23*

- **Premium: \$713**
- **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. Contact [Connie Morrow](#) in [University Health Services](#) by November 15 to request fall only enrollment.

- 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 (re)enrolled in the 12-month insurance plan in spring. The fall only charge will be removed and the \$2,836 premium charged.
- ***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/YY or 5/15/YY, if semester stipend; or anytime between 8/16/YY and 5/15/YY, if AY stipend).

Students are required to have insurance. All International students are required to have insurance, whether degree-seeking or non degree. *Subsidy questions*, please contact your graduate program admin. *Insurance plan* questions, contact Connie in University Health Services: insurancequestions@nd.edu.