

Date: April 25, 2017

To: Graduate Students, Deans and Department Chairs

From: Patrick Farrell

Subject: Graduate Student Health Insurance Subsidy Update

Access to good insurance is essential for the health of our students. To this end, the University established a subsidy program to help eligible graduate students pay for health insurance and a payroll deduction option to help students who wish to avoid one large payment (see below for deadlines and forms). Since the establishment of the subsidy program in spring 2003, more and more graduate students have received the subsidy and enrolled in the insurance program.

For 2017-2018, the annual premium for ***students only*** coverage will be \$1,954. To help eligible students, see criteria below, afford individual coverage, the University will provide a subsidy of \$972 on Lehigh's student health plan for the 2017-2018 academic year. The out-of-pocket premium cost for the individual coverage will be \$982. Eligible students will receive a subsidy payment of \$486.00; minus the appropriate taxes for each semester during which they qualify. The subsidy will be paid at the end of each semester (with December 15th and May 15th paychecks.) NOTE: If your paychecks stop before these dates, you will not be eligible to receive the subsidy.

The subsidy program is an integral part of the University's commitment to providing our graduate students with a quality insurance program. This insurance covers the graduate student only and not his/her dependents. In order to help those students that require dependent coverage explore the dependent coverage available, University Health Plans, the university's insurance broker, will maintain a website that will list the insurance companies that provide coverage for dependents.

Criteria for Student Health Insurance Subsidy Program

The subsidy program is offered to graduate students who meet **all** criteria listed below on the payment subsidy date. **PLEASE READ CAREFULLY.**

1. Full-time or certified full-time graduate student. It is the student's responsibility to ensure that he/she is registered as full-time or certified full-time prior to the payment of the subsidy. Failure to do so without good cause will result in the loss of the subsidy payment.
2. Receiving an assistantship or fellowship through the university payroll system.
3. Have paid their Lehigh student health insurance premium in full or are signed up for payroll deductions of premiums.

Enroll in the insurance program by submitting to the Bursar (1) a completed application for the insurance plan, (enrollment applications can also be found at

www.universityhealthplans.com then click on the Lehigh University link), **AND** (2) payment, (check, cash, Mastercard, VISA, AMEX, proof of an approved pending loan, or payroll deduction form), before **September 8, 2017** (annual 2017/2018 coverage or coverage only for fall 2017 semester), and **February 2, 2018** (coverage only for spring 2018 semester). Students who are eligible to enroll for the fall semester and choose not to enroll are eligible to enroll for the spring semester **only if** the student had a "qualifying event" as described in the Student Health Insurance Brochure.

Payroll deduction forms may be found on the Lehigh University Controllers Office website <http://financeadmin.lehigh.edu/content/payroll-forms> under Payroll forms (Graduate Student Health Insurance Payroll Deduction Form.)

Subsidy payments are automatically paid to all eligible students each semester and require no application forms.

The student health insurance plan constitutes qualified health care coverage for the purpose of the ACA individual mandate. Additional information about the Affordable Care Act as it relates to students can be found at http://www.lehigh.edu/~inprv/pdfs/pdfs_2014-2015/ACA%20Q&A%20for%20Students_V1.0_2014.12.18.pdf.