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 2018-2019, the annual premium for *students only* coverage will be $1,918. To help eligible students, see criteria below, afford individual coverage, the University will provide a subsidy of $954 on Lehigh’s student health plan for the 2018-2019 academic year. The out-of-pocket premium cost for the individual coverage will be $964. Eligible students will receive a subsidy payment of $477.00; minus the appropriate taxes for each semester during which they qualify. The subsidy will be paid at the end of each semester (with December 14th 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 the criteria listed below on the payment subsidy date. PLEASE READ CAREFULLY.

1. The student must be a 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 student prior to the payment of the subsidy. Failure to do so without good cause will result in the loss of the subsidy payment.) AND
2. Receiving an assistantship or fellowship through the university payroll system AND
3. Has paid their Lehigh student health insurance premium in full or has signed up for the payroll deductions of premiums.

To enroll in the insurance program you must submit a completed application for the insurance plan AND payment. PLEASE READ ALL THE INSTRUCTIONS THAT FOLLOW TO ENSURE YOU ENROLL PROPERLY.

Enrollment and payment for the annual (2018/2019 coverage) OR fall 2018 only coverage will start on July 1, 2018 and will end at 4:00 PM on September 7, 2018.

Enrollment and payment for the spring 2019 coverage only will start December 1 and end at 4:00 PM on February 1, 2019.

The enrollment applications can be found at [www.universityhealthplans.com](http://www.universityhealthplans.com), and then click on the Lehigh University link.

You may make payment by check, cash, MasterCard, VISA, AMEX, proof of an approved pending loan, or payroll deduction form. Payroll deduction forms are on the Lehigh University Controllers Office website [http://financeadmin.lehigh.edu/content/payroll-forms under the Payroll forms](http://financeadmin.lehigh.edu/content/payroll-forms) (Graduate Student Health Insurance Payroll Deduction Form.)

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. Subsidy payments to all eligible students each semester is automatic and require no application forms.