

Graduate Student Health Subsidy

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 2020-2021, the annual premium for *students only* coverage will be \$2,057. To help eligible students, see criteria below, to afford individual coverage, the University will provide a subsidy of \$1,023.50 on Lehigh's student health plan for the 2020-2021 academic year. The out-of-pocket premium cost for the individual coverage will be \$1,033.50. Eligible students will receive a subsidy payment of \$511.75; 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 14th 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 by the time the subsidy is paid out or has signed up for the payroll deductions of premiums.

To enroll in the insurance program you must confirm your enrollment in the health insurance by going to www.universityhealthplans.com AND submit payment to the Bursar's Office. Students must complete their registration prior to being eligible to confirm their enrollment in the health

insurance plan. (NOTE: Certified Full Time students must complete an application with the Bursar's Office.)

PLEASE READ ALL THE INSTRUCTIONS THAT FOLLOW TO ENSURE YOU ENROLL PROPERLY.

- Insurance coverage for annual (2020/2021 coverage) OR fall 2020 only policy begins the later of:
 - August 15, 2020, or
 - Upon your online confirmation of enrollment and premium payment. Deadline to confirm your enrollment is 4:00 PM on September 4, 2020.

- Insurance coverage for the spring 2021 only policy begins the later of:
 - January 1, 2021, or
 - Upon submission of an enrollment form and premium payment to the Bursar's Office.
 - Deadline to enroll is 4:00PM on February 4, 2021.

- To confirm enrollment go to www.universityhealthplans.com and then click on the Lehigh University link.

- Certified Full-Time students and students enrolling in the spring only policy must go to the Bursar's Office to obtain an enrollment form.

- You may make payment by check, cash, MasterCard, VISA, AMEX, proof of an approved pending loan, or payroll deduction form. Online payments can be made at <https://financeadmin.lehigh.edu/content/accessing-ebill-suite>. Payroll deduction forms are on the Lehigh University Controllers Office website <http://financeadmin.lehigh.edu/content/payroll-forms> under the 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.

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.