

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 AY2022-2023, the annual premium for ***students only*** coverage will be \$2,259.00. To help eligible students, see criteria below, afford individual coverage, the University will provide a subsidy of \$1,574.30 on Lehigh's student health plan for the 2022-2023 academic year. The out-of-pocket premium cost for the individual coverage will be \$684.70. Eligible students will receive a subsidy payment of \$787.15; minus the appropriate taxes for each semester during which they qualify. The subsidy will be paid at the end of each semester (with December 30, 2022 and June 2, 2023 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. For AY2022-2023, to help afford the dependent coverage, the University will provide a subsidy of \$250 per semester, (\$500 per student/family per academic year) to the eligible graduate students with a dependent child and/or spouse; minus the appropriate taxes for each semester during which they qualify. The eligibility and application process for the dependent insurance subsidy will be available in a separate document later.

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 confirm their enrollment of insurance **AND**
2. 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 a full-time or certified full-time student prior to the payment of the subsidy) **AND**
3. Receiving a graduate assistantship with an appointment of at least 10 hours/week or graduate fellowship paid through the university payroll system **AND**
4. 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.

You may begin enrolling in the insurance program on June 24, 2022. 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 confirm their enrollment of insurance *after* RAS has processed their Full-Time Certification request.) **PLEASE READ ALL THE INSTRUCTIONS THAT FOLLOW TO ENSURE YOU ENROLL PROPERLY.****

- Insurance coverage for annual (2022/2023 coverage) OR fall 2022 only policy begins the later of:
 - **August 15, 2022, or**
 - **Upon your online confirmation of enrollment and premium payment. Deadline to confirm your enrollment is 4:00PM on September 2, 2022.**
- Insurance coverage for the spring 2023 only policy begins the later of:

- **January 1, 2023 or**
- **Upon submission of an enrollment form and premium payment to the Bursar's Office.**
Deadline to enroll is 4:00PM on February 3, 2023.
- To confirm enrollment in the annual plan, go to <https://www.universityhealthplans.com/lehigh> and then select the Enrollment Form from the menu.
- Students who wish to enroll for Fall-Only or Spring-Only plans, or enroll via a Qualifying Event must email the Bursar's Office (bursar@lehigh.edu) to request coverage.
- Make online payments at <https://financeadmin.lehigh.edu/content/accessing-ebill-suite>. Payroll deduction forms are on the Lehigh University Controller's 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 <https://provost.lehigh.edu/resources/affordable-care-act-aca/aca-qas-lehigh-students>

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