

## Graduate Student Health Care Subsidy TULANE UNIVERSITY

**OFFICE RESPONSIBLE FOR THIS DOCUMENT:** Office of Graduate and Postdoctoral Studies

**COORDINATING DEPARTMENTS:** graduate program offices

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**APPROVED BY:** GRADUATE COUNCIL

**WHO NEEDS TO KNOW THIS GUIDANCE:** graduate students, graduate program officers

**WEBSITE ADDRESS FOR THIS GUIDANCE:** <http://tulane.edu/ogps/policies.cfm>

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Graduate students are required by University policy to have adequate health insurance coverage while registered as full-time students [<http://pandora.tcs.tulane.edu/acctrec/healthinsurance.asp>]. They must either be covered by the University student health care plan, or provide proof of coverage from some other source; e.g., their parents' policy or a policy purchased on the open market.

In those instances where a graduate student is on stipend\*; e.g., a teaching assistantship, research assistantship, internal fellowship, or external fellowship supporting health insurance fees, a subsidy for health care costs is considered an eligible benefit, similar to a tuition waiver.

All graduate students on an eligible university stipend will receive a **subsidy equivalent to 50% of the annual cost of the University's minimum individual health care plan coverage†**. This subsidy is distributed equally between the fall and spring terms. Coverage will continue during the summer months, provided the student continues in good standing and pays his or her share of the insurance costs. The university's subsidy cost is to be borne by the student's school, department or program, or advisor's grant account, as determined by the appropriate school dean.

In the event that a student shows proof of coverage other than the University's student health care plan, no subsidy will be provided. The subsidy will cease on the date the degree is conferred.

### Example

The University student health plan for the 2013-14 academic year is provided by United Healthcare Student Resources at the following rates:

BASIC		CONTINUATION**	
Student	\$2,507		\$4,097
Spouse	\$4,253		\$6,978
All Children	\$3,443		\$5,642

An eligible student would have the following payment made to the policy on his or her behalf each term (Fall and Spring):

Fall 2013	\$627
Spring 2014	\$627

\*At a minimum, students on stipend are those in WFMO job codes 933000, 990000 and 936000. There may be tax implications to students who receive this subsidy.

\*\*The monthly rates for Continuation Coverage apply to students that are graduating and wish to extend coverage for up to 90 days.

†Subsidies of greater than 50% are allowed and encouraged.