

To: Graduate Students, Deans and Department Chairs

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 sickness and injury insurance and a payroll deduction option to help students who wish to avoid one large payment (see below for deadlines). 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.

In response to the rising cost of insurance, the University reviews both the insurance and subsidy programs each year. The insurance plan for the 2011-2012 year is identical to last year's plan; there will be no change to the level of benefits or co-payments. We chose to preserve the benefits even though it means an increase in the annual premium.

For 2011-2012, the annual premium for **student only** coverage will be \$1,520.00. To help eligible students (see criteria below) afford individual coverage, the University will provide a subsidy of \$755 for the 2011-2012 year. The out-of-pocket cost for their individual coverage will be \$765. Eligible students will receive a subsidy payment of \$377.50, minus the appropriate taxes for each semester during which they qualify. The subsidy will be paid at the end of each semester (with the December 15th and May 15th paychecks). NOTE: If your paychecks stop before these dates, you will not be able 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. Due to the drastic changes that have been occurring in the insurance industry and in an attempt to provide affordable insurance coverage to our graduate students, the University no longer offers coverage for 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 insurance companies that may provide coverage for dependents.

Criteria for Sickness/Injury Insurance Subsidy Program

The subsidy program is offered to students who meet **all** criteria listed below on the payment subsidy date:

1. Full time or certified full time graduate student
2. Receiving assistantship or fellowship payments through the university payroll system
3. Have paid their Lehigh injury and sickness insurance premium in full or are signed up for payroll deduction of premiums.

Enroll in the insurance program by submitting to the Bursar (1) a completed application for the insurance plan AND (2) payment (check, cash, MasterCard, VISA, AMEX, proof of an approved pending loan, or payroll deduction form) before September 9, 2011 (annual 2011/2012 coverage or coverage only for fall 2011 semester) and January 27, 2012 (coverage only for spring 2012 semester). Subsidy payments are automatically paid to all eligible students each semester and require no application forms.

All relevant forms are available at the Bursar's Office. Enrollment applications can also be found at www.universityhealthplans.com then click on the Lehigh University link. The enrollment form is also in the Injury and Sickness Insurance Brochure. Payroll deduction forms may be found on the Lehigh University Controller's Office website http://www.lehigh.edu/~inctr/forms_payroll.shtml under Payroll forms.

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