



Dean of Graduate & Postdoctoral Studies

TO: Rice Graduate Students

FROM: Paula Sanders 
Dean of Graduate & Postdoctoral Studies

DATE: April 15, 2009

SUBJECT: 2009-10 Student Medical Insurance Plan and Subsidy for Doctoral Students

I am pleased to announce that the Student Health Insurance Committee has negotiated a student health insurance plan with Aetna Student Health for 2009-10. Coverage is significantly improved. Premiums across the board have gone down, and families will see a savings in the net cost for spouse and dependent coverage. The net cost for student only insurance will remain the same.

The savings realized due to lower premiums have allowed us to institute another welcome change: the Medical Insurance Subsidy will now be available to full-time doctoral students in their first **EIGHT** years of doctoral study at Rice who enroll in the Rice medical plan. The 8-year period of eligibility for the MIS begins with matriculation and runs continuously. Students must be enrolled full-time in a doctoral program **and** enrolled in the Rice medical plan to receive the subsidy. After the subsidy, the cost for annual, student-only coverage will be only \$500, which is the lowest student expense since the subsidy program was introduced in 2002. The Rice subsidy will cover 66.4% of the premium.

The subsidy for spouse/dependents will remain the same as last year: \$500 flat subsidy for spouse or domestic partner, and \$500 for children, for a maximum of \$1,000 for those covering both spouse/domestic partner and children for the full year. The family coverage subsidy is subject to federal taxes. Here is a summary of the 2009-10 insurance premiums, subsidies and net cost to qualifying students after the subsidy:

COVERAGE PERIOD	COVERED	PREMIUM	SUBSIDY	NET COST
Annual	Student only	1,486	986	500
Annual	Spouse/d.p.	2,037	500	1,537
Annual	One Child *	1,499	500	999
Fall only	Student only	566	374	192
Fall only	Spouse/d.p.	775	190	585
Fall only	One Child *	571	190	381
Spring/summer only	Student only	919	611	308
Spring/summer only	Spouse/d.p.	1,261	310	951
Spring/summer only	One Child *	928	310	618

* Premium is per child; however, the subsidy is the same whether one or multiple children are covered.

The **payroll deduction option** will continue to be available for graduate students who enroll in the annual Rice medical insurance plan and who will receive a Rice stipend of at least \$5,000 per academic year. These students may elect to have their insurance premium deducted from their stipend checks over 15 pay periods, beginning with the September 30th paycheck and ending with the April 30th check.

If you have any questions regarding the insurance coverage, please contact Mary Aycock at marya@rice.edu. For questions regarding the subsidy, please contact graduate@rice.edu or call 713-348-4002.