HEALTH INSURANCE

Eligible graduate assistants receive university-paid health insurance for individual coverage. Eligible assistants will receive offer letters from the Graduate School or the Office of Research and Sponsored Programs that specify their entitlement to have the insurance plan premiums paid for by the university.

Anyone who does not receive an offer letter from the Graduate School or the Office of Research and Sponsored Programs that specifies that the university will pay the plan premiums on his or her behalf will not be eligible to have the university pay any portion of his or her plan premiums. All questions concerning eligibility as described in offer letters must be directed to the Graduate School for clarification.

Eligible Students

Graduate assistants in the 2 categories below, who have also received offer letters from the Graduate School or the Office of Research and Sponsored Programs that specify their entitlement to have their plan premiums paid by the University, are eligible for full university-paid health insurance.

Full university-paid premium coverage is available to:

1. **Full Academic Year Assistants** who meet each of these conditions:
   - Graduate assistants who are required to work at least 20 hours per week, and
   - Who receive a minimum stipend of at least $13,517 for a ten-month academic year award, and
   - Who receive 9-credit tuition scholarships for full-time registration each term of their assistantship.

   Will receive coverage for the 12-month period August 1 to July 31.

2. **Full One-Semester Assistants** who meet each of these conditions:
   - Graduate assistants who are required to work at least 20 hours per week, and
   - Who receive a minimum stipend of at least $6,758.50 for 5-month fall only or 5-month spring only award, and
   - Who receive tuition scholarships for at least 4.5 credits.

   Will receive coverage for fall start awards begins on August 1 and ends on January 15; and for spring start awards from January 16 to July 31.

One-half university-paid premium coverage is available to:

Graduate assistants in the 2 categories below who have received offer letters from the Graduate School or the Office of Research and Sponsored Programs that specify their entitlement to have one-half of the plan premiums paid by the University when they enroll in coverage and pay the remaining portion of the premiums.

1. **One-Half Academic Year Assistants** who meet each of these conditions:
   - Graduate assistants who are required to work at least 10 hours per week, and
   - Who receive a minimum stipend of at least $6,758.50 for a ten-month academic year award, and
   - Who receive tuition scholarships for at least 4.5 credits each term of their assistantship.

   Will receive coverage for the 12-month period August 1 to July 31 when they pay their portion of their premium.

2. **One-Half One-Semester Assistants** who meet each of these conditions:
   - Graduate assistants who are required to work at least 10 hours per week, and
   - Who receive a minimum stipend of at least $3,379.25 or 5-month fall only or 5-monthly spring only awards, and
• Who receive tuition scholarships for at least 4.5 credits.
  Will receive coverage for fall start awards from August 1 to January 15; coverage for spring start awards from January 16 to July 31.

Eligible graduate assistants will be required to pay their portion of their premium, and eligible graduate assistants who elect not to participate will not receive any other credit for the premiums that the University would have otherwise paid, with the exception of some international graduate assistants (see International Graduate Assistants section below).

Declining Insurance
If you are currently covered under another health insurance plan (such as the plan of a spouse or parent), and wish to continue on that plan, you may decline our insurance coverage. Please send your notification of refusal to us in writing to thomas.marek@marquette.edu.

Notification to Students of Plan
The specific benefits and restrictions concerning the University’s obligation to pay premiums, including the amount of premiums, procedures for payment of premiums paid by the University as well as those paid by the graduate assistant, and enrollment procedures and requirements will be determined and incorporated into written policies and announcements that will be communicated separately prior to the beginning of the academic year. The Office of Risk Management will communicate details of the policy to eligible students. The Graduate School will communicate details on payment instructions for students who are required to pay half their premiums.

International Graduate Assistants
International graduate assistants who meet the above eligibility criteria for full or one-half university-paid coverage and who have been separately required by the University to participate in, and to pay the premiums for, international group health insurance plans through the University’s Office of International Education (OIE) will receive credits equivalent to the premiums that would have otherwise been paid by the University on behalf of the student. Fall start award recipients will receive a onetime credit for the academic year to their Bursar accounts in fall. They will not receive an additional credit in spring. Spring start award recipients will receive a onetime credit for the academic year to their Bursar accounts in spring.

Option to Upgrade Coverage and to Add a Spouse and Dependents to Insurance Policy
Graduate assistants will have the option to purchase additional coverage under the plan and to purchase coverage for the graduate assistant’s spouse and eligible children.

Policy Information Online
Information about the health insurance plan for graduate assistants is online at the Office of Risk Management’s Web site: http://www.marquette.edu/riskunit/riskmanagement/. Choose the “Student Health Insurance” option, and then “Select Graduate School Plan” for details.

Note: There may be changes made to this addendum or to the actual terms of the insurance policy before the date your coverage begins. If changes are made, you will be notified.

February, 2012