



## Department Information

2023-24 Student Health Insurance Premiums

## SAA's, Postdoctoral Fellowship Recipients, and Fellowship Recipients

### Eligibility Guidelines:

- *Student Academic Appointees (SAAs)* – An eligible AC3 or WSG job at 37.5% FTE or greater *each* semester and enrolled in 6 credit hours, or G901 thesis/dissertation equivalent. These individuals are defined as “employees” for the purposes of healthcare under the Affordable Care Act (ACA) because they are paid wages and received a W-2 from the university; therefore, are subject to ACA reporting requirements.
- *Fellowship Recipients* – A graduate fellowship/scholarship award applied to the Bursar account. These are considered students and not employees. They must be enrolled in 6 credit hours, or G901 thesis/dissertation equivalent, and receive an award of \$6,750 or more *each* semester for 2023-24 academic year.
- *Postdoctoral Fellows* – Fellows are on NIH T32 or similar training grants. Postdoctoral Fellows are not considered employees of the university. These individuals receive a stipend that is not taxed; they are not paid wages and do not receive a W-2.

### Financial Aid and Award Guidelines:

- For Fellowship Recipient awards, please refer to the [guidelines](#) on how students are paid.
- The Fellowship Award threshold is published annually during Budget Construction in the spring for the following fiscal year. This is also published on IUB's [CATS website](#) each fiscal year.

### Benefit Coverage Information:

- [SAA and Postdoctoral Fellows Benefits Website](#)
- [Fellowship Recipients Benefits Website](#)

### Premiums:

- The 2024 calendar year premiums noted below represent an 19.4% increase in premiums.
- Healthcare premiums are based on a calendar year, similar to employee healthcare plans.
- Premiums are announced each Fall and effective the following January 1 – December 31.

### University Paid SAA/Postdoc Premiums (includes Medical, Dental, Vision, Rx):

	Fall 2023 Semester Premium (Aug 1 – Dec 31)	Spring 2024 Semester Premium (Jan 1 – July 31)
Student/Postdoc	\$1,551.23	\$2,592.87



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### Billing:

Premiums are billed on a semester basis and charged back to the department.

- The Spring premium is for the period of January 1 – July 31 (7 months), typically billed in March.
- The Fall premium is for the period of August – December (5 months), typically billed in October.
- Dependents can be enrolled in coverage, but premiums are the responsibility of the student and paid on a monthly basis directly to IU HR (premiums noted below).

### Voluntary Paid SAA/Postdoc Enrollment Premiums:

Fall 2023 premiums for dependents and COBRA coverage are noted below. Spring premiums will be posted later in the semester.

#### Dependent Premiums for Fall 2023:

	Medical Monthly Premium	Dental Monthly Premium	Total Monthly Premium
Spouse	\$918.71	\$19.75	\$938.46
Child(ren)	\$694.50	\$29.66	\$724.16

#### COBRA Premiums for Fall 2023:

	Medical Monthly Premium	Dental Monthly Premium	Total Monthly Premium
Student	\$303.35	\$13.10	\$316.45
Spouse	\$937.08	\$20.15	\$957.23
Child(ren)	\$708.39	\$30.26	\$738.64