

## 2018-2019 Student Health Insurance Premiums for Mandated Students Student plus Spouse

This information is intended for domestic and international graduate students with:

- Qualified Graduate Assistantships
- Qualified Graduate Fellowships
- Qualified Training Grants

Visit <https://hr.uga.edu/students/student-health-insurance/mandatory-plan/> for more information on qualified graduate assistantships, fellowships and training grants.

### Premium Information

**\*\*\*The premium structure associated with optional coverage for spouses and dependent children will increase significantly for the 2018-2019 plan year.\*\*\***

- The 2018-2019 premium for student coverage increased approximately 7% from the 2017-2018 premiums. The annual premium for a student’s coverage increased a total of \$164 per year.
- During this past year, the USG student health insurance plan experienced a high level of health care claims from spouses and dependents who USG students chose to cover through this plan. While the USG was able to negotiate the best overall premium structure for covering its students, the *premium structure for spouses and dependent children increased significantly* for the 2018-2019 plan year because of the claims experience from this past year. Claims experience for the student health insurance plan is thoroughly and carefully reviewed by the USG and its student health insurance broker during the rate renewal negotiations. **UPDATE: The below premium for Spouse coverage reflects the reduced premium amount the student must pay.**
- **UGA Premium Contribution for student only coverage:** UGA will continue to pay 40% of the premium for student only coverage for graduate students receiving qualified assistantships, qualified fellowships, or qualified training grants. Please keep in mind that this 40% premium contribution applies only to health insurance coverage for the Student Health Insurance Plan’s student only coverage and would not apply to any health insurance plan option chosen from the health care exchange or marketplace.

2018-2019 Premiums for Mandatory Students eligible for the UGA premium contribution						
Student Only Coverage						
Student-only coverage	Fall 2018 (coverage from 8/1/18 - 12/31/18)		Spring/Summer 2019 (coverage from 1/1/19 - 7/31/19)		Summer-only 2019 (coverage from 5/1/19 - 7/31/19)	
	Total Student Contribution	Total UGA Contribution	Total Student Contribution	Total UGA Contribution	Total Student Contribution	Total UGA Contribution
		\$609.00	\$406.00	\$844.20	\$562.80	\$610.00
Total premium	\$1,015.00		\$1,407.00		\$610.00	

For your total cost to insure yourself and a spouse, please see chart below:

2018-2019 Premiums for Mandated Students with UGA premium contribution					
Student Plus Spouse Coverage					
Fall 2018 (coverage from 8/1/18 - 12/31/18)		Spring/Summer 2019 (coverage from 1/1/19 - 7/31/19)		Summer-only 2019 (coverage from 5/1/19 - 7/31/19)	
Student	Spouse*	Student	Spouse*	Student	Spouse*
\$609.00	\$2,366.00	\$844.20	\$3,279.00	\$610.00	\$1,423.00
<b>\$2,975.00</b>		<b>\$4,123.20</b>		<b>\$2,033.00</b>	

\*Reflects the reduced premium amount the student must pay for Spouse coverage.

### Payment of premiums

- **Student Coverage**
  - Students eligible for UGA premium contributions will pay the student portion of the premium as follows:
    - **Fall 2018:** Student will have three payroll deductions of \$203.00 per paycheck. Deductions are typically taken from the September, October, and November paychecks.
    - **Spring/Summer 2019:** Premium is placed as a single charge on the student's UGA student account.
    - **Summer-only 2019:** Premium is placed as a single charge on the student's UGA student account.
- **Spouse Coverage**
  - Students enrolling a spouse on the student health insurance plan will pay the spouse premium directly to United Healthcare Student Resources at the time of enrollment. The coverage period premium is due in full at the time of enrollment.

UGA Human Resources understands that students who are enrolled or are considering enrolling their dependents will have questions about the premium increases for the dependent health insurance options. UGA HR benefits counselors will be available to answer your questions and discuss alternative health insurance coverage options. If you have questions, please contact UGA Human Resources at 706-542-2222 or [gshiplan@uga.edu](mailto:gshiplan@uga.edu).