

2018-2019 Student Health Insurance Premiums for Voluntary Enrollment – Student Plus Spouse Plus One or More Children

This information is intended for students that are not mandated to have insurance but still wish to have health insurance coverage through the student health insurance plan.

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 premiums for Spouse coverage and Spouse + Children coverage reflect the reduced premium amount that a student must pay.**

2018-2019 Premiums for Voluntary Students Student plus Spouse plus One Child coverage											
Annual Coverage 2018-2019 (coverage from 8/1/18 - 7/31/19)			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*	Child	Student	Spouse*	Child	Student	Spouse*	Child	Student	Spouse*	Child
\$2,422	\$5,645	\$3,633	\$1,015	\$2,366	\$1,526	\$1,407	\$3,279	\$2,110	\$610	\$1,423	\$916
Total \$11,700			Total \$4,907			Total \$6,796			Total \$2,949		

2018-2019 Premiums for Voluntary Students Student plus Spouse plus 2 or more Children coverage							
Annual Coverage 2018-2019 (coverage from 8/1/18 - 7/31/19)		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+ Children*	Student	Spouse+ Children*	Student	Spouse+ Children*	Student	Spouse+ Children*
\$2,422	\$10,126	\$1,015	\$4,245	\$1,407	\$5,881	\$610	\$2,552
Total \$12,548		Total \$5,260		Total \$7,288		Total \$3,162	

*Reflects the reduced premium amount the student must pay for Spouse coverage or Spouse + Children coverage.

Payment of Premiums

- Students who wish to enroll in the voluntary plan can choose to enroll in (1) annual coverage or (2) fall coverage only during the fall enrollment period, then (3) spring/summer coverage later, if desired.
- Students on the Voluntary Plan pay United Healthcare Student Resources directly at the time of enrollment. The coverage period premiums for student, spouse and child(ren) coverage are 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.