



Graduate Student Health Insurance

Fact Sheet

Undergraduate Student Health Insurance-Bronze Plan (Student Only):

\$796.00/Fall Semester, \$1962 Annual

Graduate Student Health Insurance – Bronze Plan (Student only):

Fall Semester—\$1,212.00; Annual—\$2,986.00

Gold Plan is \$4,665.00 Annual cost

Graduate Student Assistant Stipend:

\$14,000.00 (summer not included)

Graduate Student Health Insurance for 2 semesters:

21% of total stipend *before taxes (Bronze Plan)*

33% of total stipend *before taxes (Gold Plan)*

Based on income level of stipend, can qualify for Healthcare Marketplace tax credits
Marketplace tax credits can reduce monthly premiums to as little as \$50-\$70 each month
A Marketplace plan could be potentially be purchased for:

\$840 (at \$70/month) for 12 months for Marketplace plan vs. \$2986 Student Plan.

- Payment plan option for Student Health Insurance adds additional charge of \$60.00 that only increases financial burden.

There are 3 different deductibles for Student Insurance Bronze plan (3 tiers)

\$800 in-network deductible

\$1600 out-of-network deductible

\$6250/\$12,500 out of pocket maximum

Highest ER Copay of \$350 per visit

Plan pays 70% of covered charges, with 30% of covered charges being the responsibility of the student

Tier system often confusing and complicated



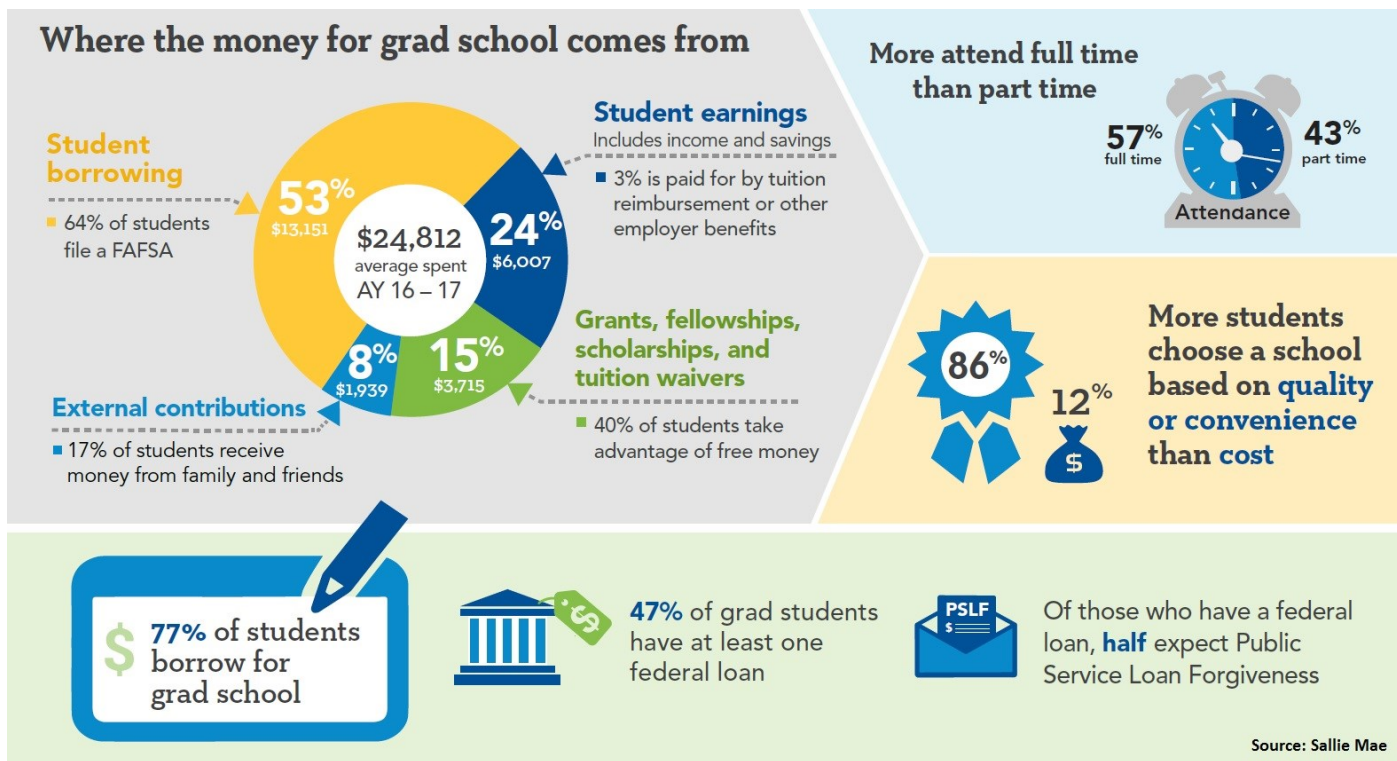
How Does University of Toledo Compare in Ohio?

| | |
|------------------------------------|----------------------------|
| University of Toledo: | Annual - \$2,986.00 |
| Bowling Green University: | Annual \$2,180.00 |
| Ohio University: * | Annual \$2,180.00 |
| Miami Ohio University: | Annual \$1,689.00 |
| University of Akron: | Annual \$1499.00 |
| University of Cincinnati: | Annual \$1232.00 |
| Kent State University : - (if GSA) | Annual \$516.00 |



Why is this a problem for Graduate Students?

- The cost of Graduate School is high and an estimated 77% of students borrow money for grad school in 2017
- High costs of Graduate Student Health insurance adds to an already high financial burden





How does this help both students and The University of Toledo?

- It eases the financial burden on students
- It helps reduce stress, anxiety, and worry over health care
- It makes The University of Toledo more **competitive** and a **more desirable** destination! *
- By improving the Quality and Convenience of attending The University of Toledo, we can stay ahead of

