



TO: Rice Doctoral Students

FROM: Seiichi Matsuda
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DATE: May 25, 2023

SUBJECT: 2023-24 Student Medical Insurance Plan and Subsidy for Doctoral Students

In consultation with the Student Health Insurance Committee, Rice has negotiated a student health insurance plan with Aetna Student Health for 2023-24. Due to a combination of factors, the student, spouse, and child premiums will increase by approximately 4.3% from last year and be \$3,139 annually. The low increase in premiums is partly due to most students choosing in-network providers, which keeps premiums low for all.

The medical insurance subsidy will increase to cover 82% of the premium. The net cost to students enrolled in the annual plan will be \$565.00. The subsidy is available to full-time doctoral students within eight years of eligibility that begins with enrollment, and runs continuously. To receive the subsidy, a student must be enrolled full-time in a doctoral program and enrolled in the Rice medical plan. The subsidy and net cost for graduate students' spouses, domestic partners, and children are published below.

There are some slight plan changes for 2023-24. The out-of-network deductible will be \$1,500, and the out-of-pocket maximum will be \$6,500 (in-network) and \$13,000 (out-of-network). Additionally, the office visit copay amount will be \$25 for both in-network and out-of-network providers and another level of coverage for specialty prescriptions with a cost share of 25%.

Student Health Insurance open enrollment for Fall 2023 and the 2023-24 academic school year will be available **July 1st - August 31st**. Enrollment for Aetna plans can be done on the [Enrollment page](#).

For information on qualifying life events, including the birth of a child, please visit the [Qualifying Life Events page](#). To enroll in coverage due to a qualifying life event, please email studentinsurance@rice.edu. Rice will prorate both the insurance premium and subsidy in the case of a qualifying life event.

Aetna members will continue to have access to telehealth consultations through Teladoc for 2023-24. Teladoc provides 24/7/365 access to a national network of U.S. board-certified physicians who can resolve many medical issues via phone or online video consultations. Teladoc doctors can diagnose, treat, and prescribe medication for various conditions, including sinus problems, bronchitis, allergies, sore throat, stuffy nose, urinary tract infections, etc. Log into your Aetna account via <https://www.teladoc.com/aetna/> or call 1-855-TELADOC (1-855-835-2362), and a Teladoc physician is guaranteed to call back within an hour. Teladoc consultations are billed as regular office visits.

Below is a summary of the 2023-24 insurance premiums, subsidies, and net cost to qualifying students after the subsidy:

| COVERAGE PERIOD | COVERED | PREMIUM | SUBSIDY | NET COST |
|--------------------|--------------|---------|---------|----------|
| Annual | Student only | \$3,139 | \$2,574 | \$565 |
| Fall Only | Student only | \$1,313 | \$1,077 | \$236 |
| Spring/Summer Only | Student only | \$1,827 | \$1,499 | \$328 |
| Annual | Spouse/DP | \$3,139 | \$785 | \$2,354 |
| Fall Only | Spouse/DP | \$1,313 | \$329 | \$984 |
| Spring/Summer Only | Spouse/DP | \$1,827 | \$457 | \$1,370 |
| Annual | Child* | \$3,139 | \$785 | \$2,354 |
| Fall Only | Child* | \$1,313 | \$329 | \$984 |
| Spring/Summer Only | Child* | \$1,827 | \$457 | \$1,370 |

* Premium is per child; the subsidy can apply to a maximum of two children, and there is no additional cost for adding more than two children.

The payment plan will continue to be available for graduate students who enroll in the annual Rice medical insurance plan and receive at least \$5,000 per academic year from their assignment(s) as an RA, TA, Fellow, or Instructor of Record at Rice. Qualifying students have the option to make monthly payments throughout the Fall and Spring semesters, beginning in September and ending in April. You can apply for this payment plan on the [Student Health Insurance Payment Plan site](#).

To comply with the Affordable Care Act (ACA) requirements, Rice offers qualified students the opportunity to participate in the Rice Employer Accountable Care Organization (ACO) through Memorial Hermann Hospital in Houston. Open enrollment for this option is July 1st - August 1st. To be eligible, students and employees must work thirty hours or more per week as determined by applicable regulations. Please note that scholarship toward your degree does not count toward the thirty-hour week. You can find more information [here](#) if you believe you are eligible for the Rice Employer ACO Medical Insurance plan.

Aetna Student Health does not mail out physical medical ID cards. To access your medical ID card or to request a physical medical ID card, please visit the [Aetna Student Health Site](#) for instructions. You can also learn more ways to save money on health care costs, marketplace alternatives, and other details regarding your health insurance plan at <http://studenthealthinsurance.rice.edu/>.

If you have any questions regarding insurance coverage, please contact studentinsurance@rice.edu or call 713-348-5544.

For questions regarding the subsidy, please contact graduate@rice.edu or call 713-348-4002.