



TO: Rice Graduate Students

FROM: Seiichi Matsuda
Dean of Graduate & Postdoctoral Studies

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SUBJECT: 2023-24 Student Medical Insurance

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.

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 <https://studenthealthinsurance.rice.edu/about/qualifying-life-events>. 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:

COVERAGE PERIOD	COVERED	PREMIUM
Annual	Student only	\$3,139
Fall Only	Student only	\$1,313
Spring/Summer Only	Student only	\$1,827
Annual	Spouse/DP	\$3,139
Fall Only	Spouse/DP	\$1,313
Spring/Summer Only	Spouse/DP	\$1,827
Annual	Child*	\$3,139
Fall Only	Child*	\$1,313
Spring/Summer Only	Child*	\$1,827

* Premium is per child; There is no additional cost for adding more than two children.

The installment plan will continue to be available for graduate students who enroll in the annual Rice medical insurance plan and 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.