



RICE UNIVERSITY

Graduate and Postdoctoral Studies

TO: Rice Graduate Students

FROM: Seiichi Matsuda
Dean of Graduate & Postdoctoral Studies

DATE: June 24, 2024

SUBJECT: 2024-25 Student Medical Insurance 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 2024-25. Due to a combination of factors, the student, spouse, and child premiums will increase by approximately 10% from last year and be \$3,448 annually. Please continue to choose in-network providers to keep premiums low for all.

A basic vision plan is now bundled with medical insurance. Other than this change, the plan design will remain the same, including network deductible, network coinsurance, out-of-pocket maximum, and co-pays.

The medical insurance subsidy will remain 82% of the premium. The net cost to students enrolled in the annual plan will be \$620. The subsidy is available to full-time doctoral students within eight years of eligibility, which 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.

Student Health Insurance open enrollment for Fall 2024 and the 2024-25 academic school year will be available **July 1 - August 31**. Enrollment for Aetna plans can be done on the [Enrollment page](#).

Students can enroll in optional dental insurance directly through Aetna. This is not part of the student medical insurance plan but is in addition to the standard health insurance plan. An additional premium applies and is due at the time of enrollment. The subsidy does not apply to the dental plan.

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 2024-25. 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 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.



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Below is a summary of the 2024-25 insurance premiums, subsidies, and net cost to qualifying students after the subsidy:

COVERAGE PERIOD	COVERED	PREMIUM	SUBSIDY	NET COST
Annual	Student only	\$3,448	\$2,828	\$620
Fall Only	Student only	\$1,445	\$1,185	\$260
Spring/Summer Only	Student only	\$2,003	\$1,643	\$360
Annual	Spouse/DP	\$3,448	\$862	\$2,586
Fall Only	Spouse/DP	\$1,445	\$361	\$1,084
Spring/Summer Only	Spouse/DP	\$2,003	\$501	\$1,502
Annual	Child*	\$3,448	\$862	\$2,586
Fall Only	Child*	\$1,445	\$361	\$1,084
Spring/Summer Only	Child*	\$2,003	\$501	\$1,502

* 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 remain 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 can 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](#).

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/>.

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 1 – August 1. To be eligible, students and employees must work thirty hours or more per week as determined by applicable regulations. Please note that the 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 request a physical one, please visit [Student Health Insurance](#) for instructions.

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.