

## **Northern Arizona University Graduate Assistant Health Insurance Benefit**

Beginning with the Fall 2001 semester, NAU will pay part of the individual student health insurance for full-time graduate assistants (20 hours per week, 9 month appointment). This benefit will be implemented over a three year period so that by Fall 2003, the university will pay all of the fee for individual student health insurance for full-time graduate assistants.

To be eligible, the graduate assistant must:

- Be officially hired as a Northern Arizona University graduate assistant;
- Have signed and filed with the Graduate College of Northern Arizona University, their letter of appointment;
- Be enrolled for a minimum of nine credit hours for the semester; and
- Have selected student health insurance at the time of registration and no later than the 14<sup>th</sup> day of classes of the semester (the end of open enrollment for student health insurance).

### **How It Works:**

- For the 2001-02 academic year, doctoral graduate assistants will receive \$425 (\$179 for fall semester and \$246 for spring semester), and master's graduate assistants will receive \$285 (\$120 for fall semester and \$165 for spring semester). In 2002-03, the full cost of student health insurance (individual coverage) will be paid for doctoral graduate assistants and \$550 will be covered for master's assistants. In 2003-04, the full cost of individual student health insurance will be covered. A doctoral graduate assistant is a graduate assistant who is admitted to an NAU doctoral program with all requirements for the master's degree completed and the master's degree posted.
- Graduate assistants will receive a student health insurance benefit information sheet with their assistantship appointment letter. When the graduate assistant registers for classes, they must select student health insurance. The Graduate College provides Financial Aid with a list of graduate students who are eligible for the health insurance benefit and the amount of the benefit for each student. Five-twelfths (5/12) of the benefit will be awarded for fall and 7/12 will be awarded for the spring semester. Financial Aid will load this information into their system. When the student registers and selects student health insurance, the benefit will be applied toward the student's health insurance fee. The student must then either pay the remaining insurance fee to the Bursar's Office or have sufficient additional financial aid to pay the remainder.
- The benefit may affect a graduate assistant's need-based financial aid award and the award may have to be adjusted.
- The health insurance benefit is considered a taxable benefit.

- In the first year of the program, the health insurance benefits will be funded from the Vice Provost for Research and Graduate Studies, and from state and local accounts from which graduate assistants are paid. In the second and subsequent years of the program, research grants and contracts from which graduate assistants are paid will also contribute to the program.

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