

University Health Insurance for Graduate Associates, Fellows, and Trainees

Premium Rate Charts for 2008-09 Academic Year

The following are Student Health Insurance premium rates for eligible funded¹ Graduate Associates, Fellows, and Trainees. "Subsidy" is the amount of the premium paid by the university.

Comprehensive Student Health Plan for Domestic Students

These premium rates are valid September 17, 2008 – September 15, 2009

(includes medical, prescription drug, dental and vision coverage, and the WholeHealth Discount Program)

Level of Coverage	Premium per Quarter/ Off-Term	Premium per Semester	Premium per Month	Student Subsidy per Quarter ²	Dependent Subsidy per Quarter ³	Total Subsidy per Quarter	Net Premium per Quarter	Monthly Deduction
Student	\$515.00	\$773.00	\$171.67	\$437.75	\$ –	\$437.75	\$77.25	\$25.75
+ Spouse	\$1,509.00	\$2,263.00	\$503.00	\$437.75	\$844.90	\$1,282.65	\$226.35	\$75.45
+ Children	\$1,530.00	\$2,295.00	\$510.00	\$437.75	\$862.75	\$1,300.50	\$229.50	\$76.50
+ Family	\$2,066.00	\$3,098.00	\$688.67	\$437.75	\$1,318.35	\$1,756.10	\$309.90	\$103.30

Comprehensive Student Health Plan for International Students

These premium rates are valid September 17, 2008 – September 15, 2009

(includes medical, prescription drug, dental and vision coverage, and the WholeHealth Discount Program)

Level of Coverage	Premium per Quarter/ Off-Term	Premium per Semester	Premium per Month	Student Subsidy per Quarter ²	Dependent Subsidy per Quarter ³	Total Subsidy per Quarter	Net Premium per Quarter	Monthly Deduction
Student	\$479.00	\$719.00	\$159.67	\$407.15	\$ –	\$407.15	\$71.85	\$23.95
+ Spouse	\$1,397.00	\$2,095.00	\$465.67	\$407.15	\$780.30	\$1,187.45	\$209.55	\$69.85
+ Children	\$1,415.00	\$2,122.00	\$471.67	\$407.15	\$795.60	\$1,202.75	\$212.25	\$70.75
+ Family	\$1,910.00	\$2,864.00	\$636.67	\$407.15	\$1,216.35	\$1,623.50	\$286.50	\$95.50

Prime Care Advantage

These premium rates are valid January 1 – December 31, 2009⁵

(includes medical and prescription drug coverage and GlobalCare Referral Service)

Level of Coverage	Premium per Quarter/ Off-Term	Premium per Semester	Premium per Month	Student Subsidy per Quarter ²	Dependent Subsidy per Quarter ⁴	Total Subsidy per Quarter	Net Premium per Quarter	Monthly Deduction
Student	\$1,248.24	\$1,871.86	\$416.08	\$437.75	\$ –	\$437.75	\$810.49	\$270.16
+ Spouse	\$2,621.31	\$3,931.47	\$873.77	\$437.75	\$844.90	\$1,282.65	\$1,338.66	\$446.22
+ Children	\$2,309.25	\$3,463.38	\$769.75	\$437.75	\$862.75	\$1,300.50	\$1,008.75	\$336.25
+ Family	\$3,900.75	\$5,850.63	\$1,300.25	\$437.75	\$1,318.35	\$1,756.10	\$2,144.65	\$714.88

¹ Funded means Graduate Associates, Fellows, and Trainees with appointment of 50% FTE or greater that are paid through the Ohio State payroll system. Fellows or Trainees that are paid by non-university funds outside of the Ohio State payroll system are not eligible for the subsidy.

² The student subsidy is based on the Comprehensive Student Health Insurance Plan (SHIP) premium for single comprehensive coverage for all plans.

³ The dependent subsidy is 85% of the dependent portion of the premium for each level of coverage.

⁴ For Prime Care Advantage, the dependent subsidy is based on 85% of the dependent portion of the Comprehensive Student Health Insurance Plan for Domestic Students for each level of coverage.

⁵ New Prime Care Advantage premium rates will be effective January 1, 2009 and available online at hr.osu.edu/benefits/rates.htm, after December 1, 2008. Effective January 1, 2009, if you enroll in Prime Care Advantage and complete the Personal Health Assessment (PHA), online at yourplanforhealth.com/pha.html, you are eligible for a \$10 per month premium reduction in addition to the subsidy.