Duke University Graduate School
Ph.D. Insurance Scholarship Policy
Implementation Date: July 1, 2009
Revision Date: October 25, 2021

Purpose:
To define the Graduate School health and dental insurance scholarship policy for Ph.D. students.

Policy:
Duke University requires that all students have health insurance comparable to the Duke Student Medical Insurance Plan (SMIP). Domestic students have the option to enroll in the Duke SMIP or to waive coverage by providing proof of comparable insurance. International students attending Duke on an F-1 or J-1 visa are required to enroll in the Duke plan. All registered students are expected to enroll prior to the beginning of the plan year, which runs from August 1st to July 31st, through their DukeHub account. Coverage waivers are also completed through the DukeHub account with an annual deadline provided by Student Health. Students who have not enrolled or provided proof of comparable health insurance coverage in order to waive the Duke SMIP by the waiver deadline of the plan year will be automatically enrolled after September 15th.

Duke also offers an optional Student Dental Insurance Policy (SDIP) for current students. The Graduate School will pay the individual health and/or dental insurance premium for registered Ph.D. students in years 1-6 who enroll in the Duke plans and for Ph.D. Research Assistants in any year of study. Master’s students are eligible to purchase the Duke SMIP and SDIP. However, the Graduate School does not provide insurance scholarships for Master’s students.

The Graduate School will not cover health or dental insurance premiums for any other plan nor does this benefit have any cash or other substitution value. Students who wish to purchase insurance coverage for dependents may do so at their expense.

General information on both insurance plans can be found at https://gradschool.duke.edu/medical-dental. Additional information concerning plan coverage, contact information, claims submission, and dependent coverage is available through the Duke Student Health Office.

Spring Admissions: Students who matriculate in the spring term are eligible to enroll in the Duke SMIP and SDIP for the seven months remaining in the plan year, which is January 1st – July 31st. The Graduate School will provide prorated scholarships for the insurance premiums of admitted Ph.D. students who do not waive this coverage.
**Terminations and Leaves of Absence:** Students who withdraw from their Ph.D. studies will have the option to continue their health insurance coverage for the remainder of the plan year at their own pro-rated expense. Graduate School payment of the SMIP and SDIP premium will continue through the last day of the month during which the withdrawal became effective. If a student chooses to maintain their Duke health insurance coverage, the student will be charged for, and expected to pay, the balance of the plan term premium through their Bursar account. The student will be charged and expected to pay the balance of SDIP, after withdrawal.

If a student wishes to terminate their SMIP, they must submit the termination request to insurance@studentaffairs.duke.edu. As per guidance from Student Health, the SMIP can only be terminated for any reason by December 31st or July 31st. Questions about the dental plan should be sent to dental@duke.edu.

Ph.D. students who take a leave of absence will continue to receive a Graduate School insurance scholarship to cover the individual Duke SMIP and/or SDIP through the remainder of the plan year only if they were considered eligible for the Graduate School insurance payment during the same plan year.

The Graduate School will not cover premiums beyond the sixth consecutive year of study for students in non-research assistant roles, including instances when a student takes a leave of absence during years 1-6.

**Graduation:** The term in which a Ph.D. student or terminals Master’s student graduates or will affect the Graduate School payment of the SMIP/SDIP premium as follows:

**Summer Graduates:** Since the Duke SMIP plan years end on July 31st, whereas summer graduates are technically enrolled through the end of August, students graduating in the summer term may be without health insurance for their last month of study. Students are therefore given the option of extending their SMIP coverage for one month, through August 31st. If the Graduate School paid the student’s Duke SMIP premium for the prior plan year, as per the eligibility for payment criteria above, the Graduate School will also cover the premium for the August extension. If the student was responsible for the prior year premium, and chooses to extend coverage for the month of August, the student will be responsible for the additional premium payment. SDIP cannot be extended for one month for summer graduates and will terminate July 31st.

**Fall Graduates:** Students who graduate in the fall will have the option to continue their SMIP coverage for the remainder of the plan year at their own pro-rated expense. Graduate School payment of the SMIP/SDIP premiums will continue through December 31st. If a student chooses to maintain their Duke SMIP coverage through the seven remaining months of the plan year, the student will be charged for, and expected to pay, the balance of the plan term premiums through their Bursar account. If the student wishes to terminate their Duke SMIP, they must submit the termination request to insurance@studentaffairs.duke.edu. SDIP does not offer an option to terminate early for fall graduates, as the premium provides coverage until July 31st and is not pro-rated. The student will be charged for and expected to pay the remaining balance of SDIP.
**Spring Graduates:** Students who graduate in the spring are eligible to continue their health and dental insurance coverage for the remainder of the plan year at the Graduate School’s expense. No action is required on the part of the student to continue this coverage. However, students are strongly encouraged to make sure they secure alternative insurance coverage by the end of the Duke insurance plan year on July 31st.

**Procedure:**
The Duke SMIP and SDIP scholarships will be posted directly to the Ph.D. students’ Bursar accounts by the Graduate School Office of Budgets & Finance. The payment will not be shown in anticipated aid on the student’s bursar account prior to this date.

Questions concerning enrollment and termination of the Duke Student Medical or Dental Insurance Plan should be directed to the Duke Student Health Center at (919) 684-1000.

**Related Link(s):**

Duke University Student Health Website