



Duke University Graduate School
Ph.D. Health Insurance Policy
Implementation Date: July 1, 2009
Revision Date: March 28, 2012

Purpose

To define the Graduate School health insurance payment policy for Ph.D. students.

Policy

Duke University requires that all students have health insurance that is 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 or waive coverage through the [BlueCross BlueShield StudentBlue website](#) prior to the beginning of the plan year, which runs from August 1st to July 31st. Students who have not enrolled or provided proof of comparable health insurance coverage in order to waive the Duke SMIP by September 15th of the plan year will be automatically enrolled.

The Graduate School will pay the individual health insurance premium for Ph.D. students in years 1-6 who enroll in the Duke plan and for Ph.D. Research Assistants in any year of study. Master's students are eligible to purchase the Duke SMIP. However, the Graduate School does not pay the health insurance premium for Master's students.

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

More information concerning the Duke SMIP including details about plan coverage, contact information, claims submission and dependent coverage is available on the [Duke University Student Health Insurance website](#).

Spring Admissions: Students who matriculate in the spring term are eligible to join the Duke SMIP for the seven month remainder of the plan year, January 1st – July 31st. The Graduate School will cover the prorated amount of the health insurance premium for Ph.D. students admitted in the spring, who do not waive this coverage.

Terminations and Leaves of Absence: Students who terminate their Ph.D. studies or take a personal leave of absence 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 premium will continue through the last day of the month during which the termination or leave became effective. If a student chooses to maintain his/her Duke medical insurance coverage, the

student will be charged for, and expected to pay, the balance of the plan term premium through his/her Bursar's account. If the student wishes to terminate his/her Duke insurance plan, he/she must complete the Petition to Terminate Coverage form and submit it to the Student Health Insurance Manager in the Student Health Center. Ph.D. students who transition to a terminal Master's degree, and students on medical leave of absence, will continue to be covered under the Duke SMIP through the remainder of the plan year at the Graduate School's expense. The Graduate School will not cover premiums beyond the sixth consecutive year of study if a student takes a personal leave of absence during years 1-6.

Graduation: The term in which a Ph.D. student graduates will impact the Graduate School payment of the health insurance premium as follows:

Summer Graduates - Since the Duke SMIP plan year ends 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 coverage for one month, through August 31st. If the Graduate School paid the student's Duke SMIP premium for the prior 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 opts to extend coverage for the month of August, the student will be responsible for the additional premium payment.

Fall Graduates - Students who graduate in the fall 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 premium will continue through December 31st. If a student chooses to maintain his/her Duke medical insurance 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 premium through his/her Bursar's account. If the student wishes to terminate his/her Duke insurance plan, he/she must complete the Petition to Terminate Coverage form and submit it to the Student Health Insurance Manager in the Student Health Center.

Spring Graduates - Students who graduate in the spring are eligible to continue their health 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 health insurance coverage by the end of the Duke SMIP year on July 31st.

Procedure

The appropriate age-based premium, as outlined by the most current Duke Student Medical Insurance Plan, will be posted directly to the Ph.D. students' Bursars' 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 Insurance Plan should be directed to the [Duke Student Health Center](#) at (919) 681-WELL.

Related Links:

[Duke University Student Health Insurance website](#)

[Blue Cross Blue Shield of North Carolina – Student Blue](#)