



2023-24 Dependent Health Insurance Premiums SAAs, Postdoctoral Fellowship Recipients, and Fellowship Recipients

Eligibility Guidelines:

- *Student Academic Appointees (SAAs)* – Eligible Graduate Appointees, Postdoctoral Fellows, and Fellowship Recipients may insure their dependents. This includes a spouse and children under the age of 26. Eligibility guidelines for each group are found online at:
 - [SAA and Postdoctoral Fellow Eligibility Requirements](#)
 - [Fellowship Recipients Eligibility Requirements](#)
- Dependents may be covered from the date of eligibility of the enrollee and ceases when the enrollee is no longer a member of the eligible class
- Dependents can be enrolled using the [dependent enrollment form](#), as long as it is submitted by the stated deadline or within 30-days of a live event change (birth, marriage, adoption, etc.)

Benefit Coverage Information:

Dependents are enrolled on the same plan as the SAA, Postdoctoral Fellow, or Fellowship Recipient. Plan information is available online at:

- [SAA and Postdoctoral Fellows Benefits Website](#)
- [Fellowship Recipients Benefits Website](#)

Premiums:

- Academic year premiums for dependents are listed below.
- For those wishing to enroll dependents, once the enrollment form is received and processed, billing and payment information will be mailed to the enrollee.
- Dependent premiums must be paid via check or money order on a monthly basis. Unfortunately, credit cards and other payment methods are not accepted.

Dependent Premiums for Fall 2023:

	Medical Monthly Premium	Dental Monthly Premium	Total Monthly Premium
Spouse	\$918.71	\$19.75	\$938.46
Child(ren)	\$694.50	\$29.66	\$724.16

Dependent Premiums for Spring 2024:

	Medical Monthly Premium	Dental Monthly Premium	Total Monthly Premium
Spouse	\$1,104.55	\$19.75	\$1,124.30
Child(ren)	\$834.98	\$29.66	\$864.64



What other health insurance options are there besides coverage through IU?

Dependents are not required to be covered by the IU-sponsored SAA, Postdoc Fellow, or Fellowship Recipient plans. There are other options available that may be less expensive and more financially advisable for your situation or family. While IU cannot advise on these plans, the below information provides a general overview of other options you may want to consider when looking for coverage for your dependents outside of IU.

- Dependents of international students/scholars at IU may have access to international student/scholar plans. Please contact the international affairs office on your campus for details.
- Dependents of domestic students/scholars may be eligible for a health plan through the Health Insurance Marketplace created under the Affordable Care Act (ACA). Details are available at healthcare.gov/get-coverage. Out-of-state students may want to look for a plan in their home state marketplace.
- Students, scholars, or family members may also qualify for Medicaid or the Children's Health Insurance Program (CHIP) through the State of Indiana. If you meet the requirements, it may be advantageous to consider one of these options:
 - [Healthy Indiana Plan \(HIP 2.0\)](#) for individuals that make below a certain income level
 - [Hoosier Healthwise](#) for children, pregnant women, and families
 - [CHIP](#) for uninsured children
 - [Medicaid](#) for low income individuals without medical insurance or adequate medical insurance
- Students can choose to buy a new health plan directly from an insurance company or with the help of an agent or broker. A personal insurance agent may be licensed to sell health insurance and many offer discounts for those that also have auto, renters, or other coverage from the same company. However, tax credits for coverage are only available if for those who enroll through the Health Insurance Marketplace.