

Graduate Student Health Insurance Subsidies

Cardinal Care Subsidies are applied based on aid that has been **Entered and Approved** in GFS as of the Quarterly Deadline

Cardinal Care Subsidies 2016-2017

Graduate student is enrolled, has not waived Cardinal Care, and does not have an outside fellowship source paying the full cost of health insurance	
Eligibility Criteria	Cardinal Care Subsidy
Student has an Assistantship of 25% or more, OR Fellowship paying a non-tuition stipend at or above the minimum salary for a 25% RA or CA Assistantship (\$4644 per quarter)	\$828 Subsidy will pay half the cost of the Cardinal Care premium (12 month cost, divided by three quarterly payments)
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Student has an Assistantship of less than 25%, OR Fellowship paying a non-tuition stipend at or above the minimum salary for a 10% RA or CA Assistantship (\$1857.60 per quarter)	\$414 Subsidy will pay one quarter of the cost of the Cardinal Care premium (12 month cost, divided by three quarterly payments)
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Student has neither of the above	No Cardinal Care Subsidy

Premiums and Rates 2016-2017

Annual cost of Cardinal Care plan (12 months of coverage)	\$4968
Single-student Cardinal Care premium	\$1656/quarter for 3 quarters (prepays for Summer)
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Fringe benefit rate on Assistantship salaries (RA and TA)	5.4%
Surcharge on Stanford-funded Fellowship stipends	6.5%