Policy 905 Medical Insurance

Policy Number: 905

Effective Date: 09/05/18

Revised Date: 11/09/2020; 07/31/2025

Scope

This Policy on Medical Insurance applies to students of The Graduate School of the Stowers Institute for Medical Research ("School").

Purpose

The purpose of this Policy is to require medical insurance coverage for students.

Policy

Every student is required to have medical insurance coverage. For students to fulfill the School's mission to pursue innovative and creative investigations in the biological sciences, they need to be present for courses and in the lab. Without medical insurance coverage, students may forgo treatment and experience extended illnesses, or incur substantial expenses due to injury or illness that would negatively impact their ability to carry out their research and fulfill requirements for the completion of the Ph.D. program.

Students must either enroll in a medical insurance plan offered by the Stowers Group of Companies ("SGC") or confirm medical insurance coverage under another medical plan by completing a form and providing proof of coverage to the SGC Benefits Department.

Students are eligible for medical insurance through the SGC effective their first day of enrollment in the School. Insurance premiums are deducted from students' paychecks. The Benefits Department can provide students with information about current plan(s).

Following each period of initial enrollment and annual re-enrollment for benefits, the Benefits Department verifies the students' medical insurance coverage with the Associate Dean for Administration. All records are maintained confidentially.

This Policy was approved by the GSSIMR Board of Directors on September 5, 2018.
This Policy was reviewed and amended by the GSSIMR Board of Directors on November 09, 2020.
This Policy was reviewed and amended by the GSSIMR Board of Directors on September 18, 2025.

This policy will be reviewed again by the GSSIMR Board according to the annual policy review schedule.