

Whereas health insurance is a critical benefit for graduate students and their family members,

Whereas it is impossible to do quality research, teaching, or learning without adequate vision,

Whereas it is extremely difficult to conduct academic and professional activities while managing burdensome medical bills,¹

Whereas graduate students across IU have testified that their current insurance is inadequate,²

Whereas eye strain is a common ailment among graduate students,³

Whereas there is currently only a 35% discounted rate for eyeglass frames, a 15% discount for non-disposable contacts, and no discount for disposable contacts,⁴

Whereas dental insurance has an annual benefit limit of \$500 per year for [fellows](#) and [SAAs](#), leaving a heavy financial burden of necessary, but costly, dental procedures to graduate students,

Whereas seven Big Ten universities provide a maximum annual dental insurance benefit of \$1,000 to graduate student health insurance enrollees,⁵

¹ [Article](#) on the impacts of stress on productivity.

² For instance, a majority of graduate workers signed union cards calling for the right to bargain collectively over [expanded medical & parental benefits](#) this year. One testimonial stated, “We are in an age range where routine care and medical emergencies are the primary healthcare needs, yet these plans seem woefully out of touch with that reality.”

³ [Study of medical students](#), [study of graduate students](#), [study of medical and engineering students](#)

⁴ [Vision Plan 2024](#).

⁵ **Dental Insurance costs in other Big 10 schools (1/11/2024)**

[MSU](#) - student pays \$242 per semester for plan, annual maximum benefit \$1,000

[Penn State](#) - grad students pay 20% of cost, annual maximum benefit is \$1,000

[Minnesota](#) - all preventive covered by university, max benefit for restorative services is \$1,000

[Nebraska](#) - annual max benefit is \$1,000

[Illinois](#) - annual benefit is \$1,000

[University of Iowa](#) - annual benefit is \$1,000

Michigan - Information not available online

Northwestern - Information not available online

Rutgers - Information not available online

[Purdue](#) - \$1,000 maximum benefit

[Ohio State](#) - \$750 maximum benefit

Wisconsin - Information not available online

Therefore, be it resolved by the Graduate and Professional Student Government Assembly that:

1. The GPSG calls on IU Optometry, through the Atwater Eyecare Center, to subsidize the cost of lenses, frames, and contacts by offering the following benefits to all fellows and SAAs:
 - a. \$0 copay for one pair of prescription lenses per 12 months
 - b. \$100 credit towards one pair of frames per 12 months
 - c. 35% discounted rate for any remaining amount towards one pair of frames per 12 months⁶
 - d. 35% discounted rate for non-disposable contacts⁷
 - e. 15% discounted rate for disposable contacts
2. The GPSG calls on IU to increase the annual dental benefit limit from \$500 to \$1,000.⁸

⁶ I.e. the current discounted rate would begin to apply after the use of a new credit to be provided by IU.

⁷ I.e. increase discounts on contacts using existing brackets as a way to break down different discounts for different items

⁸ See footnote 5.