WASHINGTON COLLEGE
FIRST COLLEGE CHARTERED IN THE NEW NATION

TO: Washington College Students and Parents

FROM: Vickie Anderson, Administrative Assistant – Health & Counseling Services

DATE: April 2014

RE: **STUDENT HEALTH INSURANCE PLAN: 2014-2015 ACADEMIC YEAR**

All full-time students enrolled for a minimum of 12 credit hours will be automatically enrolled in the school-sponsored Student Health Insurance Plan and the annual premium will be included on the student's fall semester tuition bill unless a waiver of coverage, along with proof of comparable coverage, is submitted by the following deadlines (see below for waiver process):

- Fall 2014 Semester - July 15, 2014
- New incoming students in the spring 2015 semester - January 15, 2015

If you want to confirm your acceptance of the school-sponsored Student Health Insurance Plan and expedite the processing of your insurance card, you should complete an online Enrollment Form by visiting www.universityhealthplans.com, clicking on "Washington College" and then "Enrollment Form". Same deadline dates as listed above.

The school-sponsored Student Health Insurance Plan is administered by University Health Plans, Inc. and is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., an AIG member company. The following plan highlights are being introduced for 2014-2015:

- Aggregate Maximum Benefit per Policy Year: Unlimited
- Out-of-Pocket Maximum per Policy Year: $6,350
- Pre-Existing Condition Limitation: Removed

You may view and print the Student Health Insurance Plan brochure, which is a brief description of the coverage available under the policy, at www.universityhealthplans.com. You may also request a copy of the brochure at Student Health Services located at Queen Anne's House. To assist you in making an informed decision regarding your health insurance needs, below are a couple of questions to ask your current health plan representative to ensure that it provides adequate coverage while you attend Washington College:

- **Does the plan provide coverage while in the Chestertown, MD area?** Many HMO plans provide coverage only for emergency or limited treatment outside of the HMO area.
- **Does the plan provide coverage anywhere in the world, including emergency medical evacuation and repatriation benefits?** Many employer-sponsored plans provide coverage only in the United States, and most do not include any evacuation or repatriation benefits.

If you have alternate, comparable insurance coverage you may waive coverage under the school-sponsored Student Health Insurance Plan. If you successfully waive out of the school-sponsored Student Health Insurance Plan, you will not be charged for the premium on your tuition bill. Simply follow the waiver process below:

1. Visit www.universityhealthplans.com.
2. Click on "Washington College".
3. Select the "Student Health Insurance Plan" option.
4. Click on the "Waiver Form" button to the left.
5. Fill in all the required information – if any information is missing, your waiver will NOT be accepted.
6. Submit the Waiver Form. If your waiver form is successfully submitted, you will see a page containing your confirmation number. Please be sure to print this page for your records. In addition, an email containing your confirmation number will be sent to the email address you provided on the waiver form. **Please note**: If you do not reach a confirmation page, your waiver form was not properly submitted. Please fill it out again and resubmit. If you still do not reach a confirmation page, contact

University Health Plans via email at info@universityhealthplans.com or by toll-free phone at (800) 437-6448. Once the waiver form is successfully submitted and accepted, the school will remove the charge from your tuition bill. However, if your submitted waiver form is denied, Washington College will notify you of the denial.

Failure to complete the online waiver form by the fall semester deadline of July 15, 2014 will result in your automatic purchase of the school-sponsored Student Health Insurance Plan for the 2014-2015 academic year. There will be no allowance for a late waiver submission or premium refund. Please note that you will be required to complete a new waiver for each academic year you attend Washington College.

We encourage you to read and familiarize yourself with the Student Health Insurance Plan brochure. If you have any questions regarding the insurance plan or the waiver process, please contact University Health Plans at 1.800.437.6448.

This is a brief description of the coverage available under policy series S30749NUFIC-SRP-MD and not a certificate of coverage. If there is a discrepancy between the information contained herein and the Policy, the Policy will govern. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy on file with College. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.