



TO: Washington College Students and Parents
FROM: Vickie Anderson, Administrative Assistant – Health & Counseling Services

DATE: April 2020

RE: **STUDENT HEALTH INSURANCE PLAN: 2020-2021 ACADEMIC YEAR**

All full-time students enrolled for a minimum of 12 credit hours are automatically enrolled in the school-sponsored Student Health Insurance Plan. For students attending fall semester, the annual premium will be included on the student's fall semester tuition bill. New incoming students for spring will be charged the spring only premium on their spring tuition bill. If a student has comparable coverage, and does not wish to participate in the school-sponsored plan, the student must provide proof of alternate coverage by the following deadlines:

- Fall 2020 Semester - August 1, 2020
- New incoming students in the Spring 2021 Semester - January 15, 2021

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, select "Washington College" from the drop down box and then "Enrollment Form" on the left-hand side of the page. Same deadline dates as listed above.

YOUR 2020-2021 WASHINGTON COLLEGE STUDENT HEALTH INSURANCE PLAN:

- Coverage is underwritten by Wellfleet Insurance Company
- Coverage is effective 8/15/20 - 8/14/21
- The Plan Brochure providing an outline of coverage will be available to view or download at www.universityhealthplans.com, select Washington College, and then click on "Benefit Information" on the left-hand side of the page.

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:

- **Is your plan filed and approved in the US, ACA compliant and provided by a company headquartered in the US?**
- **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 coverage you may waive coverage under the Student Health Insurance Plan and the fee for premium online ... simply follow the waiver process below:

1. Visit www.universityhealthplans.com.
2. Choose "Washington College".
3. Click the "Waiver Form" link on the left-hand side of the page.
4. Fill in all the required information – if any information is missing, your waiver will NOT be accepted.
5. Submit the Waiver Form. Within a few minutes after completing the waiver process, you will receive an email response indicating the waiver was submitted successfully. Be sure to print the confirmation number for your records, as this is the only documentation indicating that the form was submitted. If the form is not submitted successfully, fill it out again and resubmit. If it is still not submitted successfully, contact University Health Plans via email (click on icon at bottom of web page), or via telephone at 1.800.437.6448.

Failure to complete the online waiver form by the fall semester deadline of August 1, 2020 will result in your automatic purchase of the school-sponsored Student Health Insurance Plan for the 2020-2021 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 student plan or the waiver process, please contact University Health Plans at 1.800.437.6448. This is a brief description of benefits and not a certificate of coverage. If there is a discrepancy between the information contained herein and the Policy, the Policy will prevail. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by Wellfleet Insurance Company.