

June 2011

Dear Graduate Student:

There are many decisions to be made while you prepare for your graduate education at Union Graduate College for the upcoming academic year. One decision that needs to be given your thorough consideration is whether your current insurance plan will adequately provide coverage for you while attending Union Graduate College. It is the requirement of Union Graduate College that full-time students have health insurance and the College's policy to enroll all of its students in the Student Accident and Sickness Insurance Plan until proof of comparable coverage is received.

If your current health insurance plan is comparable, you are not required to purchase the Student Accident and Sickness Insurance Plan. The annual student rate of the 2011-2012 Student Injury and Sickness Insurance Plan is **\$914.00** and is meant to be an affordable option for students and their families to consider.

On Line Waiver and Enrollment Process

Full-time students are required **ANNUALLY** to complete the on-line registration or waiver process between 6/6/11 and 6/20/11. Log onto: www.gallagherkoster.com/Uniongrad

1. Click on 'Student Waive/Enroll'
2. Create a user account or Log in (if a returning user)
3. Click on the blue "I want to Waive/Enroll" button. Please note you will have 2 options, if waiving the Accident and Sickness Plan, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Immediately upon submitting your online Waiver Form you will receive a confirmation number as proof that your Waiver Form was successfully submitted.

If an online form is not completed by June 20, 2011, you will automatically be enrolled in and billed for the student insurance plan for the entire policy year.

The Student Injury and Sickness Insurance Plan provide coverage to students for a 12-month period, starting June 13, 2011 through June 12, 2012. It is underwritten by Gerber Life Insurance Company and managed by Gallagher Koster. We have found that many students arrive on campus with insurance that is inadequate due to restrictive provider networks, high deductibles, or limited coverage for services received outside of a health plan's service area. It is your decision to enroll or waive the Student Injury and Sickness Insurance Plan,

New for 2011 – 2012

1. Hospital Miscellaneous Expense benefit increased from \$1,000 to \$1,500
2. Ambulance Expense benefit increased from \$100 to \$300.
3. Outpatient Expense benefit increased from \$1,000 to \$2,000.
4. AD&D benefit increased from \$2,000 to \$5,000.
5. Gerber Life Insurance Company is the new insurance company for the policy.

If you do not want to be covered by the College's student health insurance plan, it is imperative that you complete the On-line Waiver Form by June 20, 2011.

If you have questions about the Student Injury and Sickness Insurance Plan, please contact Gallagher Koster at 877-439-1008.

Sincerely,

Rhonda Sheehan
Director of Admissions and Registrar
Union Graduate College