

**Automatic \$500 Charge for
Marist College Student Accident and Sickness Insurance Plan
2009-2010 School Year
Policy Number: UCL2777S**

All full-time (12 hours or more per semester) undergraduate students are automatically enrolled in the Marist College Student Accident and Sickness Insurance Plan and will be charged an insurance fee on their tuition bill. Domestic undergraduate students can complete an online waiver process presenting evidence of their own annual health insurance coverage. The insurance fee will then be removed from their bills.

Please see the [Waiver Process](#) below. **The Waiver Deadline is August 3 for Fall semester.**

Please refer to the Marist College Student Accident & Sickness Plan brochure located at www.marist.edu/healthservices/insuranceinfo regarding details of coverage, benefits, limits and exclusions. If you have questions after carefully reviewing all of the information on both sides of this page and the website above, please contact The Allen J. Flood Companies Inc. at 1-800-734-9326

Domestic students

All Full-Time Domestic Students are automatically enrolled in the **Basic Student Accident and Sickness Insurance Plan** and will be charged an insurance fee on their tuition bill. If they complete the online waiver process, the fee will be removed from their bills for tuition and fees for the semester.

Benefits of the Basic Student Accident and Sickness Insurance plan include:

- Usual, reasonable and customary charges incurred up to a maximum of \$25,000 per Sickness
- Outpatient doctor visit expense benefit of \$75 per visit, limit one per day
- Outpatient diagnostic X-ray and lab expense up to a maximum of \$1,000 per sickness
- Emergency room expense benefit of \$1,000 per sickness, subject to \$50 co-pay (waived if admitted)
- Hospital room and board expense benefit of \$400 per day
- Surgical expense benefit of up to 80% of usual, reasonable and customary charges
- Consultant expense benefit of \$250 per sickness
- Prescription medication benefit: co-pays of \$15 for Generic, \$30 for Name Brand; \$250 maximum per sickness; \$750 maximum per policy year.

International students

All International Students, whether undergraduate or graduate students, are automatically enrolled in the **Enhanced Student Accident and Sickness Insurance Plan** and will be charged the insurance fee on their tuition bills. International Students are required to have the Enhanced Plan in order to ensure that they have adequate insurance coverage while studying in the United States. They cannot waive the insurance fee.

Please note: any enrollments after the beginning of the insurance year (August 1) will be covered from the date the Plan Administrator (or its representative at Marist College) receives both the application and premium. Premiums will not be pro-rated.

Benefits of the Enhanced Student Accident and Sickness Insurance plan include all of the Basic Plan (above) as well as:

- Total aggregate maximum benefit payable of \$250,000 per Accident or Sickness
- Travel Assistance Services with worldwide 24-hour emergency assistance through Europe Assist (EA).
- Emergency Medical transportation Services up to a combined maximum limit of \$50,000 for covered services.
- Key services include Emergency Evacuation, Medically Necessary Repatriation, arranged and pre-approved by EA.
- Worldwide emergency medical, legal, and travel assistance services 24 hours a day, 365 days a year.

Waiver Process for Domestic Students

Domestic undergraduate students with comparable medical insurance coverage under another policy can waive the Marist College Accident and Sickness Insurance. Please refer to the Marist College Web Site www.marist.edu/financialaid/insurancewaiver for waiver instructions. Please note in order to waive the insurance premium, the student must show proof of other health insurance. **The Waiver Deadline is August 3, 2009, for Fall semester.** Students who are not assessed the insurance fee cannot waive this charge.

Premium Schedule

Basic Plan Only

	<u>Student</u>	<u>Spouse</u>	<u>Per Child</u>
Annual Rate	\$ 500.00*	\$ 972.00	\$ 729.00
Spring/Summer Rate	\$ 300.00*	\$ 580.00	\$ 435.00

Enhanced plan

	<u>Student</u>	<u>Spouse</u>	<u>Per Child</u>
Annual Rate	\$ 760.00*	\$1,458.00	\$1,094.00
Spring/Summer Rate	\$ 530.00*	\$1,026.00	\$ 770.00

*These rates include an administrative fee.

Effective and Termination Dates

Annual coverage is effective 12:01 a.m. on August 1, 2009 and will terminate at 12:01 a.m. on August 1, 2010. Spring coverage is effective 12:01 a.m. on January 15, 2010 and will terminate at 12:01 a.m. on August 1, 2010. Coverage becomes effective on that date or the date application and full premium is received by the Company, whichever is later. Coverage is in effect 24 hours a day.

To enroll spouse or dependents or for domestic students who wish to purchase the Enhanced Plan **You will need your Marist Campus Wide ID (CWID) # to complete the enrollment form.**

All Full-time students who have not waived the Basic Accident and Sickness Insurance have the option to purchase the Enhanced Accident and Sickness Plan to supplement the Basic Accident and Sickness Plan.

Dependent Coverage - Students who are enrolled in either the Basic or the Enhanced Student Accident and Sickness Insurance Plan may also enroll their Dependents.

You may enroll via the internet using the Program Administrator's website at: www.ajfusa.com. Visa, MasterCard and Discover are accepted payment methods. **The deadline date to enroll dependents in the Basic or Enhanced Plan or to upgrade coverage to the Enhanced Plan online is September 15, 2009 for the annual coverage and February 10, 2010 for the spring coverage.**

You may also enroll by completing the enrollment form online, printing and returning the enrollment form with a check or money order to The Allen J. Flood Companies, Inc. at 2 Madison Avenue, NY 10538. **Please note any enrollments submitted after the deadlines (above) will be covered from the date after the Plan Administrator receives both the application and premium. Premiums will not be pro-rated.**

FREQUENTLY ASKED QUESTIONS

What is the difference between the Health Services Fee and the Marist College Accident and Sickness Insurance Plan?

The **Health Services Fee**, assessed each semester with tuition and fees, covers full-time undergraduate students and international full-time graduate students on F1 visas for care at Marist College Health Services during the academic year. There is no charge for visits to Health Services, with the exception of allergy injections. The Health Services Fee does not cover any care outside of Marist College Health Services.

The **Marist College Accident and Sickness Insurance Plan** is an insurance plan that is offered to full-time Marist College students. It would be used if a student needed off-campus care, treatment, tests, or emergency care. Coverage details are available at www.marist.edu/healthservices/insuranceinfo

Why should I purchase the Marist College Accident and Sickness Insurance Plan?

The Marist College Accident and Sickness Plan has been designed as an affordable policy with strong benefit coverage for students who have no other health insurance. Even if you currently have health insurance, you should carefully examine your present coverage. You may consider purchasing the Marist College Accident and Sickness Plan to supplement your present plan, or as a transition from your present plan.

For example,

- your present plan may cover you only in a specific geographic area
- you may be considered "out of network" while living at Marist College and have higher out-of-pocket costs
- your present plan may have restrictive policy limits
- your present plan may have a high deductible before coverage begins
- you may "age out" of your parents' plan while an undergraduate student
- you may have an "insurance gap" between graduation and employment coverage
- you will be studying abroad but have no international coverage (see benefits of Enhanced Plan above)

How will I get my insurance card?

The insurance cards will be included in the Information Packet that students receive on "move-in day" at the beginning of Fall Semester. Cards will be mailed to off-campus students at the beginning of the semester. The same card will be used at for filling a prescription under the prescription medication benefit.

Which doctors accept the Marist College Accident and Sickness Insurance Plan?

The Marist College Accident and Sickness Plan has preferred providers: practitioners who participate in the Beech Street Nationwide Preferred Provider Network (www.beechstreet.com). This network is well-represented in the Poughkeepsie area. Plan members are not required to use the Beech Street network, but can submit bills from other providers for reimbursement according to policy terms and limits.

How are claims submitted?

A claim form and submission instructions can be downloaded at www.marist.edu/healthservices/insuranceinfo