

# UNION GRADUATE COLLEGE

## 2009-2010 Union Graduate College Student Accident & Sickness Plan

Enrollment in the Student Accident and Sickness Insurance Plan is required for all students registered for at least 75% of full-time credits. To ensure compliance with the Union Graduate College plan, Union Graduate College students are automatically enrolled in and billed for the Student Accident and Sickness Insurance Plan

If you currently have adequate health insurance, you can waive enrollment. But first, please review what's included in the Student Accident and Sickness Insurance Plan:

- Coverage for inpatient and outpatient medical expense, mental health coverage, and prescription drugs.
- Access to a comprehensive network of doctors, specialists and hospitals close to campus and home
- Worldwide coverage while studying abroad or on vacation
- No deductibles
- No age restrictions
- Coordination with the College's Student Health Services
- Access to discounts for dental, eyewear and fitness services

Not all plans provide adequate coverage such as out-of-state Medicaid plans, certain HMOs and managed care plans. Be sure to check with your insurance company before waiving coverage.

**Please note**, International coverage and short term coverage in not considered comparable insurance coverage.

### Need To Know More?

#### Go to [www.GallagherKoster.com](http://www.GallagherKoster.com)

- Find out what questions you should ask your current health insurance plan to make sure it's adequate
- View and download student insurance brochure for benefits comparison
- Submit online enrollment or waiver form (instructions on reverse side)
- Search for participating doctors, hospitals and pharmacies
- Find answers to Frequently Asked Questions

*For a complete description of the benefits available, limitations and exclusions please download a brochure.*

#### The On-line Insurance Waiver Deadline

Coverage Dates	Waiver/Enrollment Deadline
Annual :6/15/09 – 6/12/10	6/24/09
Fall: 9/9/09 – 6/12/10	9/18/09
Winter: 1/4/10 – 6/12/10	1/13/10
Spring: 3/29/10 – 6/12/10	4/7/10

Please see the reverse side of this card for waiver information

**Questions? Contact Gallagher Koster**  
**1-617-769-6072 or call toll free 1-877-439-1008**

## **DEADLINE FOR WAIVER SUBMISSION IS June 24, 2004 for Annual Coverage ON-LINE WAIVER**

Every student must take some action on-line by either enrolling in coverage or waiving out of coverage. To enroll or waive the Student Accident and Sickness Insurance Plan for the 2009-2010 policy year:

1. Log onto: [www.gallagherkoster.com](http://www.gallagherkoster.com), click on College and University Students, and select Union Graduate College from the drop down menu.
2. Click on 'Student Waive/Enroll Forms'. First time users will be required to create a unique User Account by entering a user name, password, first and last name, Student ID number, and date of birth and email address. Returning students can log in with their current User Account information.
3. Once created select the '2009-2010 Union Graduate College Enrollment or Waiver Form'. If waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form or simply complete the enrollment form if you desire to enroll in the coverage.

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

**Questions?** Contact Gallagher Koster at 1-617-769-6072 or call toll free 1-877-439-1008 or by email [Uniongradautestudent@gallagherkoster.com](mailto:Uniongradautestudent@gallagherkoster.com)