

June 2009

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 2009-2010 Student Accident and Sickness Insurance Plan is **\$818.00** and is meant to be an affordable option for students and their families to consider.

On Line Waiver and Enrollment Process

Students who are enrolled in a health insurance plan can waive the Student Accident and Sickness Insurance Plan through the Online Waiver Process. Log onto: www.gallagherkoster.com, click on College and University Students, and select Union Graduate College from the drop down menu. 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. Returning students can log in with their current User Account information. Once created select the '2009-2010 Union Graduate College Annual Insurance Decision 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 June 24, 2009, you will automatically be enrolled in and billed for the student insurance plan for the entire policy year.

The Student Accident and Sickness Insurance Plan provides coverage to students for a 12-month period, starting June 15, 2009 through June 12, 2010. It is underwritten by Combined Select Programs 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 Accident and Sickness Insurance Plan, but here are some questions to think about and to ask your current health plan:

- Does my plan cover full-time students beyond the age of 19?
- Does my plan cover full-time students attending college away from home or even out-of-state?
- Does my plan provide adequate coverage, coverage beyond emergency care to include x-rays and lab services, mental health coverage, prescription drugs, and inpatient and outpatient hospitalization?
- Does my plan have health care providers in the Schenectady, NY area?
- Does my current plan have a high deductible that needs to be met before full coverage begins?

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 24, 2009.

If you have questions about the Student Accident and Sickness Insurance Plan, please contact Gallagher Koster at 800-457-5599.

Sincerely,

Rhonda Sheehan
Director of Admissions and Registrar
Union Graduate College