

UNION GRADUATE COLLEGE

2011-2012 Union Graduate College Student Injury & Sickness Plan

Enrollment in the Student Injury 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 Injury 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 Injury and Sickness Insurance Plan:

- Coverage for inpatient and outpatient medical expense, mental health coverage, and prescription drugs.
- Access to doctors, specialists and hospitals close to campus and home
- Worldwide coverage while studying abroad or on vacation
- 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.

What's New for 2011-2012?

1. Increase to the hospital miscellaneous from \$1,000 to \$1,500
2. Increase Ambulance coverage to \$300.
3. Outpatient expense increased from \$1,000 to \$2,000.
4. AD&D increased from \$2,000 to \$5,000.
5. Gerber Life Insurance Company is the new insurance company for the policy.

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

Need To Know More?

Go to www.GallagherKoster.com/Uniongrad

- 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: 6/13/11 – 6/12/12	6/20/2011
Fall: 9/7/11 - 6/12/2012	9/14/2011
Winter: 1/3/12 - 6/12/2012	1/10/2012
Spring: 3/26/12 - 6/12/2012	4/1/2012

Please see the reverse side of this card for waiver information

DEADLINE FOR WAIVER SUBMISSION IS June 20, 2011 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 2011-2012 policy year:

1. Log onto: www.gallagherkoster.com/Uniongrad
2. Click on 'Student Waive/Enroll '
3. Create a user account or Log in (if a returning user)
4. 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 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