

Dear Students and Parents:

Sarah Lawrence College is committed to promoting good health and meeting the medical needs of its students. A health insurance plan is critical in providing peace of mind, knowing that students can receive the services they need in the event of a sickness or injury.

The College requires all students to carry adequate medical insurance to help cover the extra expenses of medical treatment that is not covered by our Health Services. The Student Accident and Sickness Insurance Plan provides coverage to students for a 12 month period, September 1, 2008 through September 1, 2009. The Plan includes a local and national network of Preferred Providers, and is designed to be an affordable option. I urge you to enroll in this Plan for several reasons.

Although many families have some form of insurance, it's important to ensure that students are adequately covered while attending school. All too often situations arise where a student requires medical or mental health care beyond what is available at the SLC Health Center, only to discover that their insurance covers them only in the event of an emergency or in their home geographic region. This frequently results in students having to take an otherwise unnecessary leave of absence from college to return home in order to get the treatment they need. In other situations, the student's insurance plan may provide coverage in New York, but the list of providers they must choose from is extremely limited and often are not close to campus, making access a significant problem. SLC Health Center staff members are rarely familiar with these providers and therefore cannot assist the student with any recommendations. Further, coverage that is provided is often insufficient in meeting the student's need. The result is an added out of pocket expense for parents who must pay privately for adequate care.

International Students: If you have comparable coverage from a domestic insurance company with claims paid in the United States, you are eligible to waive the mandatory Student Health and Sickness Insurance program, and have the insurance charge removed from your student account. Non U.S. Based Insurance companies or coverage provided in countries with socialized medicine, including Canada is **NOT** considered comparable coverage, and you are required to enroll in the Sarah Lawrence College Student Insurance Plan.

To assist you in making an informed decision regarding your student's health insurance needs, here are some general questions to ask your current health plan to ensure that it provides adequate coverage:

- ***Does your current health plan provide coverage while in the area of the Sarah Lawrence campus?*** Many HMO plans provide coverage for Emergency Treatment only, while out-of-area of the local HMO.
- ***Does your current health plan cover your daughter/son as long as they are a registered student at Sarah Lawrence College?*** Most employer plans drop dependents at a certain age or if a parent has a job change.
- ***Does your current health plan cover mental health services?*** Many employer-sponsored plans provide very limited coverage for mental health services.
- ***Does your current health plan provide coverage anywhere in the world, including medical evacuation and repatriation benefits, while the student is away from campus for academics, research, work, or vacation?*** Many employer-sponsored plans will only provide coverage while in the United State, and most do not include any medical evacuation or repatriation benefits.
- ***Does your current health plan include a nationwide network of Preferred Providers, guaranteeing acceptance of your insurance plan, and reducing the student's out-of-pocket expenses?*** Many employer-sponsored plans are managed-care type plans, with a regionally based preferred provider network.
- ***Does your current health plan include Prescription Drug coverage, and a nationwide network of member pharmacies?*** Many employer sponsored plans do not provide prescription drug coverage, or only very limited benefits available at certain local pharmacies.

- **Does your current health plan include coverage for Intercollegiate Sports?** It is standard practice for employer-sponsored health plans to exclude coverage for all Intercollegiate Sports related injuries.

While the majority of students' health issues can be met by Health Services, there are times when outside specialists or additional consultation is warranted. At such times, the Student Accident and Sickness Plan sponsored by Sarah Lawrence College, provides coverage worldwide and allows students to seek care from any licensed provider, once the referral from Sarah Lawrence Health Services is made. Students also have access to a nationwide Preferred Provider Network, as well as a national network of member pharmacies.

When students use a preferred provider, their out-of-pocket expenses can be limited as students' coinsurance expenses are based on negotiated Preferred Provider fees. The Plan provides coverage for expenses relating to injury or sickness including diagnostic testing, lab and x-ray services, doctor visits, and prescription drugs.

Students who determine that they have existing comparable coverage will need to complete and return the Waiver Form by July 15, 2008 for the Fall Term. It is your responsibility to carefully compare your current insurance plan with that offered by SLC to ensure that the coverage is truly comparable. By completing the waiver form, you are attesting to the fact that you are familiar with both plans and will be responsible for providing for your student's medical and/or mental health needs should your own insurance prove insufficient. **If you do not have comparable health insurance, or do not complete and return the Waiver Form by July 15, 2008 you will be required to purchase the Student Accident and Sickness plan, and will automatically be enrolled.**

We encourage you to read the information provided and take the time to make an informed decision regarding your health coverage. If you have questions regarding the Student Accident and Sickness Plan, please contact University Health Plans, Inc. at 1-800-437-6448.

Yours truly,

Nance Roy, Ed.D.
Director of Health Services

SARAH LAWRENCE COLLEGE
2008-2009 Student Accident and Sickness Plan – Waiver Form

IMPORTANT NOTICE: Sarah Lawrence College automatically enrolls all registered students in the Student Accident and Sickness Plan. You are **REQUIRED** to participate in, and pay for, the Student Accident and Sickness Insurance plan unless proof of **COMPARABLE COVERAGE** is indicated below. **NOTE: ALL REGISTERED STUDENTS MUST** complete this form and return by July 15, 2008 for Fall Semester or January 11, 2009 for Spring Semester. If you fail to return this form you will be enrolled in and charged for the Sarah Lawrence College Health Insurance Plan.

INTERNATIONAL STUDENTS: If you have comparable coverage from a domestic insurance company with claims paid in the United States, you are eligible to waive the mandatory Student Health and Sickness Insurance program, and have the insurance charge removed from your student account. Non U.S. Based Insurance companies or coverage provided in countries with socialized medicine, including Canada, is **NOT** considered comparable coverage, and you are **REQUIRED** to enroll in the Sarah Lawrence College Student Insurance Plan.

Please complete the following steps and answer the following questions to determine your eligibility to waive Sarah Lawrence College Student Health Insurance Plan:

If your SLC student is covered under your current health insurance plan, a copy of your insurance card (both sides) IS REQUIRED and MUST be attached to this form.

Completion of the worksheet IS REQUIRED in its entirety in order to be eligible to waive the school plan.

Section A:

1. Does your insurance plan/card identify coverage as a PPO (preferred provider organization):
Yes No Go to Section B
2. If YES, You **MUST** verify that there are preferred providers available in the NY area that your student can access. You **MUST** attach a list of eligible NY area providers or phone # /website used to locate providers. Go to section C to complete waiver information.
3. If your plan requires a referral from your primary provider at home, or has limited MD access in the NY area, you **MUST** obtain an alternative health plan such as the college plan. (Example: Blue Cross New England PPO has no coverage in NY State)

Section B:

1. Does your insurance plan/ card identify as an HMO? Yes No Go to section C

If YES, and you are from out of NY state, it is unlikely that you will have coverage in the NY area for other than emergency room care. You **MUST** show proof of another insurance or purchase the school plan. Example: Kaiser (California) and most University Medical Center HMO Plans are tied to care at local facilities and are not considered “portable”. If your plan does have a “portable” option you **MUST** show proof in the form of a letter or copy of plan regulations attesting to this.

(OVER)

Forms with “YES” checked in Section A or Section B will need to be reviewed by Sarah Lawrence College prior to the waiver of the school sponsored student health insurance plan being approved.

Your student **MUST** have a personal insurance ID card or a copy, as well as information on any Dental/Vision coverage that they may need to access while away from home.

Section C:

If you have answered “No” to both Sections A and B, you are eligible to waive the school sponsored student health insurance plan. Please complete the following Section:

To be completed by those eligible to waive the Sarah Lawrence College student health insurance plan:

I hereby waive participation in the Sarah Lawrence College Student Accident and Sickness Insurance Plan and acknowledge that I am legally responsible for any and all medical expenses incurred by myself/son/daughter for this policy period at Sarah Lawrence College. I certify that I have **COMPARABLE COVERAGE** as indicated below, which will be in force for the entire academic year. I further certify that this **COMPARABLE COVERAGE** provides comprehensive medical and mental health coverage in the state of New York and is **NOT** limited to emergencies only.

Student Name: _____ Student ID Number: _____
(Please Print) (9 Digit)

Home Address: _____
Street City State Zip Code

Telephone #: _____
(Day) (Evening)

Name of Insurance Carrier: _____

Policy #: _____ Expiration Date: _____

Policyholder’s Name: _____ Relationship to Student: _____

Student’s Signature: _____ Date: _____
(If under age 18, parent or guardian’s signature is **required**)

YOU MUST RETURN THIS COMPLETED FORM BY THE WAIVER DEADLINE DATE OR YOU WILL BE RESPONSIBLE FOR THE INSURANCE CHARGE. PLEASE MAIL TO THE FOLLOWING ADDRESS:
FAX #: 914-395-2669

OFFICE OF STUDENT ACCOUNTS
SARAH LAWRENCE COLLEGE
1 MEAD WAY
BRONXVILLE, NY 10708