

2012-2013 Middlebury College

**Student Health Insurance Plan**

Enrollment in a health insurance plan is required for all full-time undergraduate students. To ensure compliance, each Middlebury College student is automatically enrolled in, and billed for, the Student Health Insurance Plan offered through the college if proof of comparable coverage is not submitted. The cost is $1,874 per year. Coverage begins August 31, 2012.

If you currently have health insurance, you can waive enrollment. Not all plans provide comparable 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:** Non-U.S. based international coverage and short-term coverage are not considered comparable insurance coverage.

A few benefits to enrolling in the Student Health Insurance Plan include access to a comprehensive network of doctors and hospitals close to campus and home, worldwide coverage, as well as travel assistance and automatic enrollment into GK Complements: dental and eyewear discounts and fitness services.

 **What’s New for 2012-2013:**

* **Increase aggregate maximumcoverage from $50,000 to $100,000**
* **Remove the $750 prescription drug maximum**
* **Remove the $500 maximum for outpatient designated care**
* **Remove the $250 maximum for outpatient non-designated care**
* **Remove the ambulance maximum of $500 per trip**
* **Remove the room & board maximum of $400 per day**
* **Remove the $3,000 mental health and substance abuse maximum**
* **Remove the $5,000 surgical maximum**
* **Provide in-network preventive care at 100% with no cost sharing**
* **Provide contraceptives at 100% (co-pays remain on brands with a generic equivalent)**

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

**Need To Know More?**

**Go to www.GallagherKoster.com/Middlebury**

**or Contact Gallagher Koster**

 **800-430-0697**

The online insurance waiver/enrollment deadline Is

September 4, 2012

**Please see the reverse side of this card for waiver instructions**

**DEADLINE FOR WAIVER/ENROLLMENT SUBMISSION IS SEPTEMBER 4, 2012\***

**ONLINE WAIVER/ENROLLMENT PROCESS**

*To waive the Student Health Insurance Plan for the 2012-13 policy year, you will need your Middlebury College e-mail address, Middlebury College student ID number and your health insurance card.*

**1.** Log onto: [www.gallagherkoster.com/Middlebury](http://www.gallagherkoster.com/Middlebury)

**2**. Click on ‘Student Waive/Enroll’

**3.** Create a user account or (if a returning user) log in

**4.** Click on the red “I want to waive” button. Have your current health insurance ID card ready, as you will need this information 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. Please retain your confirmation number for your records.

**\*If the on-line form is not submitted by the deadline, you will be enrolled in and billed $1,874.00
for the Student Health Insurance Plan for the entire policy year.**

**Questions?** Contact Gallagher Koster at **800-430-0697** or by e-mail Middleburystudent@gallagherkoster.com