Student Injury and Sickness Insurance Plan

July 2013

Dear Hebrew College Student:

Hebrew College has contracted with United Healthcare Student Resources to provide an alternative for students without adequate health insurance. The plan is open to all matriculated students who wish to participate. Three-quarter time and full-time students will be required to purchase the insurance if they do not have other comparable health insurance coverage, as required by the Commonwealth of Massachusetts. The Massachusetts law states that all students enrolled three-quarter to full-time at colleges and universities in Massachusetts MUST participate in a student health program. In compliance with the law, all degree and certificate undergraduate students taking 9 credits or more per semester and all graduate students taking 6 credits or more per semester must purchase the health insurance offered by the school, or prove they have other equivalent insurance.

The Student Injury and Sickness Insurance Plan offered for the 2013-2014 academic year meets or exceeds all requirements mandated by the Commonwealth of Massachusetts. The Student Insurance Plan will be underwritten by HPHC Insurance Company and includes a PPO option. Harvard Pilgrim Health Care network providers are available in Massachusetts, New Hampshire, and Maine. United Healthcare network providers are available outside of these states. Insured students may locate a participating provider by visiting the health plan website [www.uhcsr.com/hebrewcollege](http://www.uhcsr.com/hebrewcollege) and using the Search for a Provider links.

The Student Injury and Sickness Insurance Plan policy period is effective from September 1, 2013 through August 31, 2014. Personalized identification cards will be issued to each student participating in the plan. The annual premium for student coverage is $2,254.00. Questions, claims or inquiries should be directed to: United Healthcare Student Resources, P.O. Box 809025, Dallas, Texas 75380-9025, Phone: 1-800-977-4698.

Please refer to the Certificate of Coverage for a full description of coverage, including costs, benefits, exclusions, any reductions and limitations, and terms under which the coverage may remain in force. The Certificate of Coverage will be available on-line at [www.uhcsr.com/hebrewcollege](http://www.uhcsr.com/hebrewcollege).

Instructions for waiving the health insurance may be found on the next page.

Remember, if you are a degree or certificate undergraduate student at Hebrew College taking 9 or more credits each semester (Fall and Spring), or a graduate student taking 6 or more credits each semester (Fall and Spring), you MUST return the Waiver Form by September 24, 2013 in order to waive the Student Injury and Sickness Insurance Plan.

Please contact me at 617-559-8782 if you have any questions.

Diedra Lewis
Student Accounts
*All registered undergraduate students taking 9 or more credit hours and all registered graduate students taking 6 or more credit hours are automatically enrolled in the plan.

Procedures to follow to Waive the Student Insurance Plan:

If you already have health insurance coverage:
- Complete the enclosed Waiver Form certifying proof of such coverage and return the Waiver Form to the Business Office no later than September 24, 2013.
- All three-quarter to full-time students will be billed for the student insurance plan until a Waiver Form is completed and returned.
- **Deadline for filing the Waiver Form is September 24th.** If you have not filed a waiver by this date, the student insurance will be purchased for you and you will be charged for the full premium. There is no refund available once you have been charged, unless you enter the armed forces.

Please understand that having health insurance is not optional; it is mandatory for all three-quarter time and full-time students. The Massachusetts Division of Health Care Finance and Policy has ruled that Free Care provided by the Uncompensated Care Pool is not comparable coverage. If you have any questions regarding the state-mandated student health program, please visit the Massachusetts Division of Health Care’s website at [http://www.massresources.org/student-health-insurance.html](http://www.massresources.org/student-health-insurance.html).

Procedures to Purchase Student Insurance Plan for Part-Time Students and Dependents:

Part time students may enroll by going online to [www.uhcsr.com/hebrewcollege](http://www.uhcsr.com/hebrewcollege) and printing and mailing a completed Enrollment Form for Part-Time students along with the premium payment. The annual cost for student coverage under the Student Injury and Sickness Insurance Plan for the 2013-2014 academic year will be $2,254.00.

- Annual cost $2,254
- Fall only cost $964
- Spring/Summer $1,335
- Summer only $391

Dependent coverage is available for dependents of students who enroll in the Student Injury and Sickness Insurance Plan. Rates and Enrollment Forms for dependents can be found on-line at [www.uhcsr.com/hebrewcollege](http://www.uhcsr.com/hebrewcollege).

**Coverage for Part-Time Students and Dependents will be effective the date the application and correct premium is received by the Company or the effective date of the coverage period, whichever is later.**

If you have any questions, you may contact the Business Office at 617-559-8782.

Questions, claims or inquiries about the plan’s coverage should be directed to:

UnitedHealthcare **Student**Resources

P.O. Box 809025
Dallas, TX 75380-9025
Phone: 1-800-977-4698