

June 2006

Greetings from Middlebury.

Middlebury College is committed to meeting the medical needs of its students by providing a Student Accident and Sickness Insurance Plan. Knowing that students have access to the medical services they need in the event of a sickness or injury while attending Middlebury College is important to their overall academic experience. We are pleased to inform you that the Student Accident and Sickness Insurance Plan will continue to be serviced by Koster Insurance Agency in Quincy, MA and underwritten by Combined Insurance Company of America. We have enclosed inserts this year highlighting both the on campus student insurance plan options and the separate Study Abroad insurance plan. A full description of each plan is available online at www.Kosterweb.com or by contacting Koster Insurance Agency.

Student Insurance Plan Options:

All full-time undergraduate and graduate students at Middlebury College will be automatically enrolled in the Mandatory Accident Only Insurance Plan. This plan provides coverage for accidental injuries up to \$5,000 occurring during the academic year (9/1/06-5/31/07). In addition, students have the option to enroll in the Accident and Sickness Insurance Plan on a voluntary basis. The Student Accident and Sickness Insurance Plan enhances coverage under the Mandatory Accident Only Insurance Plan to include the following benefits:

- a) coverage for expenses due to a Sickness;
- b) coverage extended for the policy term to a full twelve months (9/1/06-8/31/07);
- c) increases the maximum benefit for any Accident or Sickness up to \$50,000; and
- d) coverage for Emergency Medical Evacuation and Repatriation of Remains.

Study Abroad Insurance Plan:

Students who are enrolled full-time in a Middlebury College-sponsored study abroad program or Middlebury College students enrolled in a non Middlebury-sponsored study abroad program are eligible to enroll in the Middlebury College Study Abroad Insurance Plan. There is a \$25,000 maximum benefit per Accident or Sickness and a \$50,000 maximum benefit specifically for Emergency Medical Evacuation and Repatriation of Remains services.

New for the 2006-2007 policy year is a secure online enrollment and payment option for both the Study Abroad Insurance Plan and the Voluntary Student Accident and Sickness Insurance Plan available at www.Kosterweb.com . If you do not wish to enroll online, please e-mail or call Koster Insurance and they will send the enrolment form to you. This same information and the form will also be mailed to your home address shortly.

If you have questions about any of the student insurance plans available to Middlebury College students, please contact Koster Insurance Agency at 1-800-457-5599 or by email to MiddleburyStudent@Kosterins.com .

Sincerely,

Tom Corbin, Director of Business Services
Middlebury College