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 maximum coverage 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