Dear students and families,

In response to new federal regulations, Middlebury College now requires ALL STUDENTS to either purchase the Student Health Insurance Plan offered by the College or sign a waiver indicating that the student is covered by a comparable U.S.-based plan. Students who do not sign the waiver will be billed for College-sponsored health insurance.

Middlebury requires all students to have health insurance. For many years, the College has offered a Student Health Insurance Plan as an option for those students – typically about 10 percent of the student body – who are not covered by their family’s health insurance or another insurance plan.

With the 2012-13 academic year, new federal rules governing health insurance require that we offer a plan covering a wider range of services, with fewer limits on the covered cost of such things as prescription drugs, treatment for mental health and substance abuse, surgical procedures, and hospital stays. The new plan covers 100 percent of the cost of preventive care, and includes a dental savings plan and a discount vision plan. The plan’s aggregate annual maximum payment limit increases from $50,000 to $100,000.

This mandated expansion of coverage comes at an increased cost. For 2012-13, the annual cost of the Student Health Insurance Plan will be $1,874 per student, while last year’s plan cost $913. It is important for you to know that Middlebury offers this plan to students at our cost. The College does not receive a mark-up or commission.

Beginning with the 2012-13 academic year, all students who do not wish to purchase the Student Health Insurance Plan are required to complete a waiver, affirming that they have comparable U.S.-based insurance and that they will not be purchasing the plan offered by the College. Students who do not complete the waiver will be automatically enrolled in and billed for the Middlebury Student Health Insurance Plan. Students enrolled in the plan can expect to see the charge on their College account in late September. Requiring this waiver actually helps us limit the increase in the cost of the plan.

The deadline for completing the waiver is SEPTEMBER 4, 2012. The waiver can be completed online here:

http://www.gallagherkoster.com/middlebury

At the website, and on the insert included with this letter, you’ll find additional information about the plan, which is underwritten by Aetna Student Health Insurance Company and managed by Gallagher Koster. Should you have more questions, please call 800.430.0697 to speak with a Gallagher Koster representative.

Sincerely,

Thomas Corbin
Director of Business Services