June 2012

Dear students and families,

In response to new federal regulations, Middlebury College now requires ALL STUDENTS enrolled in classes on the Vermont campus 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 enrolled in classes on the Vermont campus 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.gallagheerkoster.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
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 GSK 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.