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Dear Mount Mary Students:

Welcome to the 2010-2011 academic year!

We would like to take this opportunity to share some information regarding Mount Mary's policy of offering student health insurance to all students. At Mount Mary, we believe that it is important for each student to evaluate her or his own situation with regard to what type of coverage, if any, is necessary for personal and family insurance.

Mount Mary, through our association with and membership in the Wisconsin Association of Independent Colleges and Universities (WAICU), is able to offer one option for student health insurance. For 2010-2011 our plan remains with United Healthcare Student Resources, a leading agent in student health and accident insurance plans. Undergraduate, graduate, and part-time students taking at least 6 credit hours are eligible to enroll in the plan. Students can enroll in the plan beginning July 1, 2010 at www.uhcsr.com, typing in "Mount Mary College" in "Find My School's Plan, and selecting "Enroll online now."

Returning highlights of the 2010-11 policy include:

- There is no plan deductible in the UHC PPO Options Network (\$200 deductible for out of network providers).
- Covered services provided in the UHC Network are paid at 80%, out of network providers are paid at 60%.
- The physician and hospital directory is available at: www.uhc.com/findaphysician.htm and the behavioral health directory is available at: www.liveandworkwell.com for you to determine what providers are in the plan.
- Graduating students who have had the insurance for at least 3 consecutive months may continue coverage for 9 months after graduation.

For those of you who are currently enrolled in the plan, please make note of the following benefit **changes** from the 2009-10 plan:

- The plan offers an increased coverage of \$100,000 per injury or illness. A buy-up is not offered this year for catastrophic coverage, although dependent coverage remains available (directly through UHCSR).

- Medical emergencies no longer require a co-pay.
- An increase to \$750 in the prescription drug benefit.
- Intramural or club sports injuries are covered as any other injury. Intercollegiate sports are no longer covered under this policy.
- Up to \$500 of routine preventative care is included.

If you remain a student at Mount Mary and wish to re-enroll in the UHCSR insurance, you will notice a few procedural differences:

- Enrollment in the insurance plan will NO LONGER be handled by Mount Mary. Instead, students will enroll directly through UHCSR. There are two options for enrollment. Students can enroll using the paper enrollment form (mailing it directly to UHCSR along with payment, either via credit card or check). As noted above, students can also enroll after July 1st at www.uhcsr.com, but must be able to pay with a credit card. The paper enrollment form generally takes 2 weeks to process, with online enrollment processing in about 48 hours.
- Because students will make payment directly to UHCSR, it will no longer be billable to your Mount Mary College student account. Students can purchase coverage on an annual basis or by semester at a cost of \$1,312.00 per year. It is not possible to purchase the insurance in periods shorter than a semester and payment is required in full at the time of enrollment. Payment plans are NOT available. The 5/12 or 7/12 premiums will continue to be in effect for the fall and spring/summer coverage options, respectively.
- Your enrollment date in the insurance plan will be the first day in the coverage period or the date your enrollment is processed, whichever is LATER. Example, if you sign up for the 2010-11 plan on July 1st, your coverage starts at the start of the policy year, August 1, 2010. If you sign up for the 2010-11 plan on September 15th, your coverage will start when the enrollment form is processed (likely September 16th for online enrollment or October 1st for paper enrollment). Your enrollment will NOT be back dated to the start of the coverage period as it has in the past.
- The UHCSR insurance plan will be offered in the one coverage level of \$100,000 as listed above. This is a change from the \$50,000 plan (basic \$15,000 plan and \$35,000 optional major medical) students had for the 2009-10 school year.
- The plan will only cover pre-existing conditions (unless the condition is otherwise excluded by the policy) when students have had 12 months of continuous insurance immediately prior to joining the UHCSR insurance plan. Please note this means to have a pre-existing condition (such as diabetes or asthma) covered immediately, you would have to have NO GAP in coverage from when your previous insurance plan ended and the 2010-11 insurance plan begins. You will also need to provide a certificate of credible coverage. If you have not had previous insurance or there is a gap, you will have to wait 12 months to have a pre-existing condition covered (though the insurance plan will cover new illness and injuries).
- As this is an individual policy, the HIPPA guidelines, which extend a 63 day grace period, are not in effect.

Full details of the plan may be found at www.uhcsr.com, click on "Find My School's Plan" and select "Mount Mary College".

If you are graduating and/or no longer attending classes at Mount Mary and wish to continue your coverage, for a monthly fee there is a continuation benefit that is available to you for up to an additional nine months. Example, a student purchased annual coverage (expiring July 31, 2010). If the student wished to continue the insurance, s/he would fill out the 2010 continuation form and pay UHCSR for the months of continuation (available in monthly increments from a minimum of 1 month or a maximum of 9 months).

Students having health insurance is tied to academic success. We encourage all students to have health insurance while attending classes at Mount Mary College and to evaluate your insurance options. You may wish to consider the school sponsored insurance plan with United Health Care Student Resources (UHCSR) as outlined above. If you are still a dependent, you may wish to check with your parents to see if you can join or remain on their insurance plan. If you are employed, you may wish to check with your employer about the insurance they offer. Your spouse or significant other may also provide some options for you. Depending on your family income levels, you may wish to consider an assistance program, such as Badger Care. It is easy to see if you might be able to enroll in a BadgerCare Plus Plan. Visit access.wi.gov. Click on the "Am I Eligible" Tool to see if you might be able to get benefits. Or, go right to the "Apply For Benefits" tool to apply online.

If you have any further questions about the content of the UHCSR insurance plan, I encourage you to call the UHCSR Customer Service Number at 1-888-302-6182 or WAICU Student Insurance Coordinator Kelly McCoy at 1-866-924-2848.

The health and well-being of our students is very important to us and I hope you will take the time to investigate and consider all of the information listed above. I am personally available to discuss these changes which are being implemented for the upcoming academic year. You can visit Student Affairs (Caroline Hall 149), or call [414.256.1211](tel:414.256.1211).

Sincerely,

Student Affairs Office