

IMPORTANT NOTICE FOR ALL CUME STUDENTS CONCERNING THE FALL 2009 HEALTH INSURANCE ENROLLMENT/WAIVER REQUIREMENT

With the Fall semester fast approaching, this is an important notice about your eligibility and inclusion in Gordon-Conwell's student health insurance plan. **Please read this notice carefully and respond as needed. It is very important to take any necessary actions to avoid complications with your Fall 2009 coverage and/or student account!**

Is Health Insurance required for students at Gordon-Conwell?

Yes! Massachusetts State Law mandates that all **full time students** have health insurance coverage. This means all students at Gordon-Conwell's Boston campus enrolled in **9 or more** credit hours **must** have health insurance. The *Student Accident and Sickness Insurance Plan* satisfies the Massachusetts requirement, though you can also waive inclusion on this plan if you already have suitable insurance.

To view the details of the plan, please visit www.universityhealthplans.com, click GORDON-CONWELL THEOLOGICAL SEMINARY, and then select the link for "Student Accident & Sickness Plan".

Can students waive inclusion in Gordon-Conwell's insurance plan?

Yes! If you are enrolled in 9 or more credit hours, you will be **automatically enrolled** and billed the student rate of **\$838.00** for Fall 2009 **unless** you submit a waiver form online **before midnight, September 18th, 2009**. Students can waive inclusion **ONLY** if they show proof of comparable coverage through another health insurance provider before this date.

Waiver forms are available online. Go to the following link to complete the form:
https://www.universityhealthplans.com/secure/waiver.cgi?school_id=175

When you fill out the waiver form, you must supply the following information:

1. Name, address, and telephone number of your current insurance company
2. Name of the policy holder
3. Policy number
4. Policy start and expiration date (if applicable) under which you are covered

If you are taking less than 9 credit hours, you do not need to submit a waiver form because you will not be automatically enrolled. **If you have already waived coverage for the 2008-2009 academic year, you still need to submit a waiver form. The State of Massachusetts requires that Gordon-Conwell collect this information each year.**

****Please see reverse side****

How much does the student insurance cost?

Health insurance at Gordon-Conwell is billed to your student account twice a year, once in the Fall and again in the Spring. This process allows students to waive coverage in the Spring if they acquire other insurance effective before the Spring waiver deadline. The insurance rates for 2009-2010 are as follows:

- Student Only: \$1,676 for the entire year; \$838 per semester
- Student Plus One: \$4,419 for the entire year; \$2,209.50 per semester
- Student Plus Family: \$6,541 for the entire year; \$3,270.50 per semester

*Please note that the only rate increase for 2009-2010 is for 'student only' coverage. Rates for students with dependents have stayed the same for this upcoming year.

How long does the coverage last?

The insurance coverage is for one year, and is effective as of September 1, 2009. This means if you enroll in the insurance for Fall 2009, you will be covered until September 1, 2010. You can also waive the insurance at the beginning of the Spring 2010 semester, which would end your coverage on 1/24/2010.

Who is eligible for Fall 2009 Coverage?

Full-time or qualifying part-time students at CUME taking 9 or more credit hours are eligible for the seminary plan. Students who drop below the 9 or more credit hour minimum for eligibility will not be included in the plan.

Can students enroll dependents for Fall 2009?

Yes, you can add dependents not previously covered on the plan. To enroll dependents for Fall 2009, go to www.universityhealthplans.com, click GORDON-CONWELL THEOLOGICAL SEMINARY, and then select the link for "Student Accident & Sickness Plan". Click **Enrollment Form** on the left hand side of the screen.

Is there an enrollment or waiver deadline?

Yes, enrollment and/or waiver forms **must be submitted by midnight, September 18th for the changes to be effective**. Your ability to waive inclusion on the student health insurance plan for the Fall 2009 semester will no longer be available after this date.

Please remember, your student account will be billed \$838 after September 18th if you do not waive coverage in time.

Questions?

Please contact Brian Fleming in Student Life Services (South Hamilton) by responding to this email or calling (978) 646-4062. Or, call University Health Plans directly at 1-800-437-6448 (Ext. 10).