



HAMPDEN-SYDNEY COLLEGE

July 1, 2012

Dear Students, Parents and Guardians,

In an effort to provide the best possible health care to our students, Hampden-Sydney College is making available a health insurance policy for its students. Because it is a group policy, the cost is far below what is available elsewhere. The school does not endorse or sponsor this program; it is made available for the convenience of our students who do not have Accident or Sickness Coverage. Please take a few minutes to review the following information. **Action must be taken by the date stated below.**

Important enrollment requirements:

- A. All registered students are automatically enrolled in the basic injury and sickness plan. The fee listed below is included in your bill:
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| Students entering college the fall semester | \$365.00 |
| Students entering college the spring semester | \$225.00 |
- B. **To be exempt from this coverage and fee, the student must return the enclosed Waiver Card showing evidence of comparable coverage to the Business Office no later than August 1, 2012.** Students entering school the spring semester must return the waiver card by January 1, 2013.

If your personal insurance is an HMO, we urge you to seriously consider taking the offered plan. Many HMO's will only pay for treatment outside their network area when it is an emergency and will not pay for treatment from doctors out of their area without prior permission. Sometimes not even then. We suggest you check with your HMO to see how they handle out of area claims.

Forms to be completed and returned: If you do not have comparable coverage or want to be covered to supplement your regular insurance, don't do anything. You are automatically covered by the insurance.

If you have comparable coverage and want to be exempt, fill out the waiver card and return to the Business Office by August 1, 2012 for the fall semester and January 1, 2013 for the spring semester. If the waiver card is not returned, the fee will be charged and you will have the insurance coverage.

We urge you to seriously consider the Optional Major Medical coverage. It can only be purchased in conjunction with the basic coverage. Optional dependent coverage is also available. Optional dependent coverage - except for newborns - can only be purchased at the time the basic student coverage is purchased. If you want any of the optional coverages, fill in all blank items on the enrollment form and mail with a check or money order to Bollinger, Inc., 101 JFK Parkway, P.O. Box 398, Short Hills, NJ 07078.

Note: If you chose to purchase Optional coverage(s), this coverage will begin on the same date as your Basic Coverage, or the day the check and enrollment card are received by Bollinger, Inc., whichever is later. The coverage will end August 1, 2013. We urge you to make your decision regarding the optional coverage(s) early. The insurance cannot become effective until the premium and enrollment form (properly signed) is received by our agent.

Review the enclosed brochure and compare. Before you make a decision, read the brochure carefully and compare coverage and cost with your present plan and others. Many of them have high deductibles and coinsurance provisions not found in the student insurance. Also make sure that you are still eligible for any coverage you are keeping. Some coverages end when you attain a certain age. We hope this plan provides you the opportunity to secure quality health insurance at a reasonable cost.

Ask questions. If you have any questions, please call Bollinger, Inc., toll free at 800-526-1379. They will be glad to help you with any questions you may have.

We wish you a healthy and challenging new academic year.

Sincerely,

Beth P. Graham, BSN, RN