



DATE: June, 2009
TO: St. Andrews Presbyterian College Students
FROM: Student Affairs
RE: Student Health Insurance

St. Andrews Presbyterian College, through BCS Insurance Company offers a Student Health Policy which is described in the accompanying summary. All degree seeking students are required to have insurance. The cost of this plan is \$465 and is included on your tuition bill. Participation in this plan is **required** for all degree seeking Students **unless waived by completing the College waiver form** indicating proof that comparable insurance coverage is in effect. The enrollment form or waiver form must be completed prior to registration and returned to the Business Office no later than August 18, 2009.

We recognize the financial and physical burden from accident or illness might force students to end their academic careers. Therefore, we are requiring students to have health coverage. Please take time to review the enclosed material. We believe you will be satisfied with our plan. Finally, please consider the following before making your decision to waive coverage:

- ∞ Review your current health plan; it may not cover the type of expenses most frequently incurred by your age group (i.e. outpatient expenses). This plan is designed to help cover these expenses. It is also designed to discourage use of emergency facilities for non-emergencies.
- ∞ If you are a member of an HMO or PPO out of the area, please be certain of services and providers available in the Laurinburg area. They may be limited!
- ∞ Your family policy may not cover you after you reach a certain age. Plan ahead; don't wait until this occurs and you find yourself without protection or with costly medical bills.
- ∞ Given the above, please consider the low cost of this plan - \$465 for 12 months world wide coverage. Your participation in this plan will also provide you with wrap-around coverage that can fill the gaps in your current health plan.

Any questions you may have regarding this insurance plan should be directed to our Serving Agent, Collegiate Risk Management at 1-866-931-9560. Thank you!

NOTE: This policy is not available to NCAA athletes or international students.

Please complete the opposite side of this sheet and return to the Student Billing Office.