

Bard Student Health Insurance Plan / Opt-Out Waiver

All students attending Bard College are required to have health insurance. The College provides comprehensive coverage through the Student Accident and Sickness Insurance Plan, administered by The Allen J. Flood Companies, Inc.

Students are automatically enrolled in the College's health insurance plan, although enrollment may be waived if the student is determined to have comparable coverage (through self, parent, spouse, etc.). If a student is not approved to opt out of the plan, he or she will be required to buy the Bard College health insurance and the charge will be reflected on the Student Account bill.

When a student enrolls in Bard's Student Accident and Sickness Insurance Plan, he or she is automatically enrolled in both the EmblemHealth–GHI and First Health PPO Networks. These networks consist of hospitals, physicians, and other health care providers. If providers are not in Emblem's network, they might be in the First Health network.

All students must pay the general health services fee, even if they are approved to opt out of the Bard College health insurance plan.

We wish you good health and success.

I. Enrolling in the Plan

Students are automatically enrolled in Bard's insurance plan, unless they obtain a waiver. Please note that the Student Accident and Sickness Insurance Plan fee is automatically charged to the Student Account and will be reflected on the billing statement. Again, if you do nothing, you are automatically enrolled in the plan.

Bard's student insurance plan complies with all new federal and state requirements for coverage and maximum benefit limits. The cost of the insurance, about \$117 per month, is in line with the cost at other Hudson Valley private colleges.

Cost for students entering in the spring is \$826.00 (January 1 – July 31).

A brochure describing the terms, coverage, exclusions, and premiums of the Student Accident and Sickness Insurance Plan for Bard College may be found at www.ajfusa.com and downloaded to your personal computer/printer, along with claim forms and insurance ID card.

Please feel free to contact the plan administrator, The Allen J. Flood Companies, Inc., at 914-834-9326 or 800-734-9326 if you have any questions.

II. Information on Waiving the Plan

If you have existing accident and sickness insurance coverage under another policy (self, parent, spouse, etc.), you may request to waive the mandatory Bard College coverage.

The deadline for requesting a waiver for this annual coverage is January 1. Students who enroll and register for classes after the semester has begun will be permitted to submit the waiver request within seven (7) calendar days of the date of their enrollment. **Requests for waivers received after these dates will *not* be honored, so please file early.** You only need to waive once for the academic year.

(continued)

The College or its agent(s) reserves the right to verify information regarding alternate coverage provided by the student as part of his/her online request to opt out of the Bard College insurance plan.

Your insurance coverage must provide for care at campus-area medical providers to be eligible for the waiver.

Before opting for the waiver, please check that:

1. Your insurance is portable for the student.

2. Well visits and preventive care are portable.

If the well visits (such as a woman's health exam that includes a Pap test) are not portable, then those exams and tests should be arranged when the student is home during college breaks.

3. Laboratory services are covered.

The Bard College Student Health Service contracts with Quest Diagnostics. Any student who does not have insurance that accepts Quest Diagnostics will not be able to have lab work completed at the Student Health Service. Therefore, before making any decision to waive the Bard health insurance plan, be sure to check that your insurer also accepts Quest. There are other labs in the area, such as LabCorp in Kingston, New York. However, these other labs are at least 20 minutes away and there is no public transportation.

We strongly advise you not to waive the Bard insurance—even if you have other medical insurance—if your plan does not accept Quest labs. If your insurance contracts only with LabCorp, for example, consider the burden placed upon the student. A visit to the Bard Student Health Service would also require the student to arrange appointments and transportation for simple lab tests, such as a throat culture, mononucleosis test, or urine culture, at a time when he or she is not feeling well.

Most insurers do contract with Quest. It is your responsibility to contact your insurer regarding this matter. The student will be responsible for any bills that are not covered by your insurer.

If you are approved to waive the Bard insurance, make sure to obtain an insurance card. All students are required to present proof of insurance before being seen by the College Health Service. Students should store the card in their wallets and carry it at all times. Students who have Bard health insurance are also issued a card and will be required to present it at the time of their visit.

You are responsible for keeping the Bard College Student Health Service updated regarding any changes to your insurance plan.

Please contact Linda Christensen at christen@bard.edu or 845-758-7077 with questions or concerns.

III. How to Waive the Plan

The only way for you to waive is via the Internet. Log on to: www.ajfusa.com/students.

Please choose "Bard College" in the drop-down box. Click on the link "Submit Waiver" and complete the required information. After entering your data, print a copy of the confirmation screen for your records. This is an important supporting document confirming that you successfully opted out prior to the deadline, should the premium remain on your account beyond the deadline date.

If you have questions about the waiver process, contact the plan administrator, The Allen J. Flood Companies, Inc., at 914-834-9326 or 800-734-9326.

Again, the **deadline for requesting a waiver is January 1.**