RE: Important Information Regarding Mandatory Health Insurance and NEW Waiver & Enroll Process

FROM: Office of Student Accounts

TO: All Full-Time Students

Dear Full-Time Student,

In an effort to minimize the cost to our students, for academic year 2013-14, TCNJ will be participating in the NJ State colleges and universities consortium program for Student Injury and Sickness Insurance Plan (SISIP) through First Risk Advisors, Inc. and UnitedHealthcare Insurance Company. Given recent changes to the Affordable Care Act, the plan offered this year must contain minimal limits of $500,000 per year and eliminate any sub-limits for prescription drugs and wellness benefits. The mandatory increase in plan benefits also requires an increase in the annual premium cost. For academic year 2013-14, the Student Injury and Sickness Insurance Plan cost will be $1,050 annually for full-time undergraduate students and to $1,505 annually for full-time graduate students. Please note that the entire cost paid by each student is a pass through to the insurance company and TCNJ derives no financial benefit from the premium charged.

We understand that the cost of the health insurance coverage is a burden for our students in need, so we have made some modest changes to the co-payment, co-insurance and deductible levels in order to keep the cost as low as possible.

To better understand your obligations, it is important that you are aware of the following:

- Full-time students must either enroll in the Student Injury and Sickness Insurance Plan (SISIP), or submit a waiver providing evidence of health insurance between **NOW and September 18, 2013** at 11:59 pm EST. Students who do not enroll in SISIP or submit a waiver by September 18th will be enrolled in SISIP and responsible for payment of the annual premium. Using the plan obligates you to pay the full amount and you will not be able to waive.

- To submit a waiver:
  - Go to www.firststudent.com
  - Select “The College of New Jersey”
  - Click “Waive Your School’s Health Insurance”
  - Follow the instructions for the Waiver Request

- To enroll in SISIP:
  - Go to www.firststudent.com
  - Select “The College of New Jersey”
  - Click “Enroll Now – Health Insurance”
  - Follow the instructions to enroll

- Full-time students of the College are automatically billed for SISIP and the full charge for the annual policy is added to the Fall semester term bill. In previous years the cost of the policy was split over the Fall and Spring term bills. This year the full amount is being charged in the Fall.

- Being automatically billed is not the same as enrolling in your plan; you still need to take action before you can use the plan coverage. Failure to take the necessary steps to enroll does not eliminate responsibility for payment.
• The opportunity to waive enrollment in SISIP and provide proof of other health insurance is an ANNUAL process. This means that students submitting a waiver form for the Fall Semester will be opting out of enrollment in SISIP for the entire 2013-14 academic year (Fall & Spring Semesters). For full-time students of the Fall semester, there will be NO opportunity to waive enrollment in SISIP for the Spring Semester only.

• Access to the health insurance waiver and enrollment system is through an external website. The login requires your PAWS ID and birthdate. If your birthdate is not in PAWS, you need to add the information to PAWS. You will not be able to login to the external waiver/enrollment website for approximately 24-48 hours after adding your birthdate.

• The plan coverage is available on June 30, 2013 at 12:01am. The policy expiration is June 29, 2014 at 11:59pm. Using the plan obligates you to pay the full premium.

• The coverage is significantly changed from previous years. It is important that you read the plan details so you can understand co-payment, co-insurance, deductible levels and other plan requirements. This is your health insurance plan and any costs associated with it are your responsibility and not the College’s.

• Students who waive coverage can only request to enroll after September 18, 2013 if there has been a life status change in which they involuntarily lose coverage under their original plan (examples: marriage, divorce, loss of job, etc.). There are time limits on eligibility and additional actions that you will be required to take. Please contact Student Accounts immediately if you have a life status change and require health insurance coverage.

Questions about plan coverage can be directed to UnitedHealthcare Customer Service at 1-800-505-4160.

Questions about using the student health insurance plan at TCNJ can be directed to Student Health Services at 609-771-2889 or by email at health@tcnj.edu.

Questions about the Waiver and Enrollment Process can be directed to Student Accounts at 609-771-2172 or by email at stuacct@tcnj.edu.

If you are in need of health insurance coverage and you choose not to participate in the new plan, other options may be available to you. You might be eligible for coverage under a group health plan of your employer or, if you will not have reached the age of 26 by the end of the calendar year, under a group health plan of your parent’s employer or under your parent’s individual health insurance policy. Contact the plan administrator of your employer’s plan or your parent’s employer plan or your parent’s individual health issuer for more information. If you are over the age of 26 or if you are not eligible for coverage under your employer plan, parent’s employer plan or parent’s individual policy, then you might be eligible for coverage under an individual policy or through programs such as COBRA.
Please be advised that there are upcoming changes in health insurance requirements under the Affordable Care Act. Of note, under the new law and effective January 1, 2014, many individuals who can afford it will be required to obtain basic health insurance coverage or pay a fee.

The additional information provided is meant to assist you in your decision making about health insurance coverage, but is not offered as nor should it be construed as or relied upon as legal advice or complete and comprehensive information about your current policy, available coverage or health insurance law. For additional information, including information about the health care law, finding insurance options, and accessing the health insurance marketplace, please refer to http://www.healthcare.gov.