



TO: Washington College Students and Parents
FROM: Vickie Anderson, Administrative Assistant – Health & Counseling Services

DATE: May 2021

RE: **STUDENT HEALTH INSURANCE PLAN: 2021-2022 ACADEMIC YEAR**

All full-time students enrolled for a minimum of 12 credit hours are automatically enrolled in the school-sponsored Student Health Insurance Plan. For student's attending fall semester, the annual premium of \$2,355 will be included on the student's fall semester tuition bill. New incoming students for spring will be charged the spring only premium, \$1,367, on their spring tuition bill. If a student has comparable coverage, and does not wish to participate in the school-sponsored plan, the student must provide proof of alternate coverage by the following deadlines:

- Fall 2021 Semester - August 1, 2021
- New incoming students in the Spring 2022 Semester - January 15, 2022

If you want to confirm your acceptance of the school-sponsored Student Health Insurance Plan and expedite the processing of your insurance card, you should complete an online Enrollment Form by visiting www.universityhealthplans.com/wc. Same deadline dates as listed above apply.

YOUR 2021-2022 WASHINGTON COLLEGE STUDENT HEALTH INSURANCE PLAN:

- Coverage is underwritten by Wellfleet Insurance Company
- Coverage is effective 8/15/21 - 8/14/22
- The Plan Brochure providing an outline of coverage will be available at www.universityhealthplans.com/wc.

To assist you in making an informed decision regarding your health insurance needs, below are a couple of questions to ask your current health plan representative to ensure that it provides adequate coverage while you attend Washington College.

- Is the plan filed and approved in the US, Affordable Care Act compliant and provided by a company headquartered in the US?
- Does the plan provide comprehensive coverage while in the Chestertown, MD area? Many HMO plans provide coverage only for emergency or limited treatment outside of the HMO area. **Emergency coverage only is not sufficient coverage for a waiver.**

If you have alternate comparable coverage and wish to waive the Student Health Insurance Plan:

1. Visit www.universityhealthplans.com/wc
2. Click the "Waiver Form" link on the left-hand side of the page.
3. Fill in all the required information – if any information is missing, your waiver will NOT be accepted.
4. Submit the Waiver Form. Within a few minutes of completing the waiver process, you will receive an email response indicating the waiver was submitted successfully. Be sure to keep the confirmation number for your records, as this is the only documentation indicating that the form was submitted. If the form is not submitted successfully, fill it out again and resubmit. If it is still not submitted successfully, contact University Health Plans via email at info@univhealthplans.com or via telephone at 1-800-437-6448.
5. Once the waiver form is submitted you must also upload a copy of the front & back of the health insurance card to the student health portal, washcoll.studenthealthportal.com.

Failure to complete the online waiver form by the fall semester deadline of August 1, 2021 will result in your automatic purchase of the school-sponsored Student Health Insurance Plan for the 2021-2022 academic year. There will be no allowance for a late waiver submission or premium refund. Please note that you will be required to complete a new waiver for each academic year you attend Washington College.

We encourage you to read and familiarize yourself with the Student Health Insurance Plan brochure. This is a brief description of benefits and not a certificate of coverage. If there is a discrepancy between the information contained herein and the Policy, the Policy will prevail. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by Wellfleet Insurance Company. If you have any questions regarding the student plan or the waiver process, please contact University Health Plans at 1-800-437-6448.