June 10, 2014

Greetings from UAF Student Health and Counseling Center!

Your good health is important to you and to us during your stay at UAF. Please read this letter carefully along with the enclosed materials about health insurance. We have worked hard to create a policy that is useful for University students, and we encourage you to enroll in this student injury and sickness insurance plan if you are not otherwise covered by a health insurance plan.

Attached are materials describing the UAF Student Injury and Sickness Insurance Plan. You may access the brochure online at www.uhcsr.com/uaf. If you would like to pursue coverage for dependents, please access this information online. Information about the UAF Student Health and Counseling Center is available at www.uaf.edu/chn.

The Student Injury and Sickness Insurance Plan is underwritten by UnitedHealthcare Insurance Company, administered by UnitedHealthcare StudentResources and is offered to UAF students through a contract with the University. The goal is to provide basic coverage for illnesses and injuries at a price which students can afford. I encourage you to read the insurance information carefully and to use it when comparing costs with other carriers.

Please note that as a result of the new health care reform law, many young adults are eligible to remain on their parent’s health insurance plan until their 26th birthday. Many students will choose to stay on their parents’ plan(s) instead of purchasing the student or other plans. There are also other options including private plans and plans on the state marketplace exchanges. Again we encourage you to compare the costs and coverages to ensure you have a plan that is right for you.

**UAF has a health insurance requirement.** All students taking 9 or more credit hours, all students living in university housing and all international students must have health insurance. If you have your own health insurance (either through yourself or your parents), you are not required to purchase the UAF plan. **Students who are required to have coverage and have no other health insurance must select the UAF Student Injury and Sickness Insurance Plan when paying fees — in person or on the web.** It will not automatically be added to your bill (unless you are an International student). If you are enrolling in person, you must ask the Business Office to add the insurance premium to your bill. Students who pay fees over the web must add the insurance premium by selecting the appropriate option during the web payment process.
If you are an international student, the premium will be automatically added to your bill. If you are an International student and you wish to get an exemption from taking the UAF Student Injury and Sickness Insurance Plan, you must bring proof of comparable coverage to the Office of International Programs in order to get a waiver.

**Students taking 6-8 credit hours are eligible to enroll in the UAF Student Injury and Sickness Insurance Plan on an optional basis and must add the insurance premium and the Health Center Fee to their bill.** These fees are not added automatically – you must select them at fee payment. If you elect to take the UAF Student Injury and Sickness Insurance Plan, you must also elect the Health Center Fee which will allow you to use the services of the Student Health and Counseling Center on campus. Students not meeting the usual eligibility requirements may be able to enroll in this plan under Distance Education provisions – see brochure for details.

All students should check their fee payment receipt to be sure they bought the insurance they intended to buy. You can print off an ID card from the website after you are enrolled in the plan. The University reserves the right to check to be sure that students who are required to carry insurance do, in fact, have health insurance.

In combination, the services of the Student Health and Counseling Center on campus and the Student Insurance Plan provide a good level of health service and protection for you as a student. Under the University sponsored plan, services provided at the Student Health Center are paid at 100% (up to limits described in the policy). Services provided outside the Student Health Center may be subject to deductibles and co-insurance described in the plan brochure. Please review the brochure for a full description of coverage including costs, benefits, exclusions, limitations and the terms under which the coverage may remain in force.

If you have questions about the UAF Student Injury and Sickness Insurance Plan, please call me or our insurance coordinator, Margaret Kellogg, at 907-474-7043, or you may call UnitedHealthcare StudentResources at 800-767-0700, or visit their website at www.uhcsr.com/uaf.

Good luck in your academic pursuits this year.

Sincerely,

B.J. Aldrich MD
Director