



Dear Villanova Student:

We are writing to you today about your need for HEALTH INSURANCE while you are a student at Villanova Law School. Please read this letter carefully and share it with your parents or guardian if necessary. It contains important information that **requires action on your part to avoid a charge to your fall semester bill.**

The Student Health Center strives to ensure that our students have access to health care that will protect them from an interruption of their academic experience and affect their studies while at school. A serious set-back to a student's academic progress may occur as a result of an unexpected injury or sickness and the related medical expenses. While the Student Health Center offers many confidential out-patient services, students sometimes require more intensive medical treatment or hospitalization during their Law School years.

For information which provides a description of coverage, including costs, benefits, exclusions, reductions and limitations and other detailed information, please go to www.firststudent.com. This plan is designed specifically for Villanova Law School students and their families.

In order to ensure that each student has access to adequate health care services both on and off campus, Villanova University has adopted the following policy:

- All Law School students must be covered by health insurance. **You must either enroll in** the school sponsored program **or** show proof of other comparable coverage and **waive out of the Villanova University sponsored program.**
 - If you enroll in the plan, the annual charge will be on your fall semester bill.
 - If you fail to waive the University sponsored plan by showing proof of comparable coverage, you will be enrolled automatically and billed for the University sponsored insurance plan at the beginning of the school year.

***** IMPORTANT*****

IF YOU ALREADY HAVE HEALTH INSURANCE AND YOU DO NOT NEED THE UNIVERSITY SPONSORED PLAN, YOU MUST STILL TAKE ACTION TO DECLINE THIS PLAN BY WAIVING OUT OF IT BEFORE SEPTEMBER 10, 2016.

As your next step, you should:

- Complete the enrollment or waiver process by going to www.firststudent.com and select Villanova Law School.
- Select either the "Enrollment" or the "Waiver" link.
- Complete and submit your waiver request to opt out of the plan or submit your enrollment form to obtain coverage.

Please note: If you waive out of the plan for the year in the fall semester, you may not enroll later during the 2016-2017 school year without experiencing a "qualifying life event". This means that the loss of coverage is no fault of your own or the policyholders (i.e. you get married or become too old to be on a family plan). You will be eligible to enroll within thirty days of this "qualifying life event" by providing proof of coverage termination.

Your waiver must be submitted online prior to September 10, 2016. After this September 10, 2016 deadline, you are irrevocably enrolled and responsible for payment to Villanova University for this health insurance coverage that begins on August 1, 2016 and ends on July 31, 2017.

If you choose to use your own health insurance, it is important to determine the adequacy of your health care plan for the Metropolitan Philadelphia Area. Additionally, if your coverage is with an HMO, you should check to see what services they will reimburse. If services out of your geographical area are not covered, you may want to think about obtaining the Villanova University sponsored plan.

Included with this letter is information which provides a description of coverage, including costs, benefits, exclusions, reductions and limitations. Also included are the terms under which the coverage may remain in force for the 2016-2017 academic year. More detailed information is available for review at www.firststudent.com.

In closing, we ask that all students, along with their families/guardians, make a careful and informed decision about your health insurance needs. Your good health, well-being and academic success are important to all of us at the Student Health Center. If you have questions or require further information, please contact Dr. Mary McGonigle at the Student Health Center by telephone 610-519-4070 or e-mail mary.mcgonigle@villanova.edu.

Sincerely,

Rev. John P. Stack, O.S.A.

Rev. John P. Stack, O.S.A.
Vice President of Student Life

M. McGonigle

Dr. Mary E. McGonigle
Director, Student Health Center