Dear Villanova Student:

This letter addresses your need for HEALTH INSURANCE while you are a student at Villanova University. Please read this letter carefully and share it with your parents or guardian. It contains important information that requires action on your part to avoid a permanent 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 setback 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 often require more intensive medical treatment or hospitalization during their college years.

For information which provides a description of coverage, including costs, benefits, exclusions, reductions and limitations and other detailed information, please go to http://www.firststudent.com. This plan is designed specifically for Villanova University 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 domestic undergraduate matriculated students, all international students, and all law school students must be covered by health insurance. As one of these students at Villanova University, 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 15, 2012.

As your next step, you should:

- Complete the enrollment or waiver process by going to http://www.firststudent.com and select Villanova University.
- 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 2012-2013 school year without experiencing a “life change”. 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 “life change” by providing proof of coverage termination.

Enrollment or waiver must be submitted online prior to September 15, 2012 for coverage that begins on August 1, 2012 and ends on July 31, 2013. After this September 15, 2012 deadline, you are irrevocably enrolled and responsible for payment to Villanova University for this health insurance coverage.

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.

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.mgonigle@villanova.edu.

Sincerely,

Rev. John P. Stack, O.S.A.  Dr. Mary E. McGonigle
Vice President of Student Life  Director, Student Health Center