STUDENT INSURANCE INFORMATION
2013-2014 ACADEMIC YEAR

Due to provisions of the Affordable Health Care Act (AHCA) that take effect on January 1, 2014, we currently are offering a 6-month plan through January 31, 2014. This is through American College Student Association (ACSA), using United Health Care as the insurer.

We will re-evaluate all options after October 1, 2013, when State and Federal Insurance Exchanges begin enrollment, and we can see what those plan options and premiums are. If we do not find an acceptable plan, students will then have to purchase insurance either from an insurance company or via their Federal/State Insurance Exchange. Indiana does not have an Exchange, so local residents can use the Federal Exchange. We will provide students with information and guidance on how to enroll in

ESR Full-time (9+ credits/session), residential students are required to carry health insurance. Less-than-full-time residential students, occasional students and ESR Access Students are not required to carry health insurance, but are encouraged to do so. You may have existing coverage, find your own plan, or use one of two ACSA plans. The ACSA plans offer coverage ONLY from August 1, 2013 through January 31, 2014.

The two plans have different coverage, maximums, and premiums. Pricing within each option is by age group. Go to http://esr.earlham.edu/~crowetr/insurance/Comparison.pdf to see a recap of the plans, but be sure to read the Brochures for details. You can purchase and pay for one to six months.

You must be enrolled in at least 3 credits each session to be eligible. ESR Access students are eligible only if taking at least one class on campus. The coverage listed on the spreadsheet is for in-network; See the brochure for out-of-network coverage and details of each plan.

A list of preferred Providers is at https://www.providerlookuponline.com/UHC/po7/Search.aspx. The plan name is UnitedHealthcare Options PPO.

Be sure to investigate each of your options thoroughly before you make a decision.

- What are the exclusions and Pre-existing condition requirements?
- What is the deductible, the co-pay, and the premium? Is the deductible ‘per incident’ or cumulative for the year?
- Are prescriptions covered? Does this include name-brand or just generic?
- How about Dental or Eye coverage?
- How much will it cost to insure my spouse, children?

To enroll, and for more detailed information:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Link</th>
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<tbody>
<tr>
<td>United Health Care/ACSA website, enrollment, brochures, and personal student account</td>
<td><a href="https://www.uhcsr.com/acsa">https://www.uhcsr.com/acsa</a>; Click on Enroll Online Now. You do not have to create a member ID and sign in first, you will do that during enrollment. To see Brochures, scroll down to Plan Information. Our plans are the first 2: DC Budget and DC Low</td>
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If you have questions please contact me. I will be happy to do what I can to answer your questions or direct you to someone who can.

Sincerely,

Tracy Crowe
Business Manager
765-983-1540
crowetr@earlham.edu