

Dear Woods College of Advancing Studies Student:

As you prepare for the 2006-07 academic year, we urge you to consider your health insurance coverage a top priority. It is important that students have access to comprehensive medical care while enrolled at Boston College. There have been a number of regulatory and policy changes which will affect your student health insurance for the 2006-2007 academic year. The annual cost of the Student Injury and Sickness Insurance Plan is \$1,554 and is charged per semester: \$684 for the fall semester (coverage from August 7, 2006-January 14, 2007) and \$870 for the spring semester (coverage from January 15, 2007-August 6, 2007).

Please note: October 4, 2006, is the last day to submit a waiver for the fall semester.

The Student Injury and Sickness Insurance Plan is serviced by Koster Insurance Agency, underwritten by The Mega Life and Health Insurance Company and claims are paid by Klais & Company, Inc. Students who enroll in BC's insurance plan are covered for prescription drugs, mental health services, diagnostic tests and labs, outpatient hospital services, inpatient hospital services, emergencies, specific routine services, and travel assistance services when traveling 100 miles from home or campus. In addition, you are automatically enrolled in the EyeMed and Dental Savings Programs. To view the brochure describing the Student Injury and Sickness Insurance Plan, log on either to <http://www.bc.edu/studentsservices> or to www.kosterweb.com.

Eligibility Requirements: In accordance with the Commonwealth of Massachusetts' law and the policies of Boston College ALL students registered in a degree program will be charged directly by Boston College for medical insurance for the upcoming year. Non degree students who are registered at least 75% of the full-time credit loan will also be charged directly by BC. Refer to the Boston College Student Services website, www.bc.edu/studentsservices for applicable credit hours.

International Students: You are not eligible to waive the student insurance plan unless you are enrolled in a plan underwritten by a U.S.-based insurance carrier. You are no longer eligible to waive your insurance on line. You will need to submit a written waiver form. The waiver form can be downloaded from the Boston College Student Services website, www.bc.edu/studentsservices

Dependent Enrollment: Insured students have the option of enrolling their eligible dependents (a spouse or a child under the age of 19). Contact Koster Insurance Agency for the Dependent Enrollment Form or download the form from either <http://www.bc.edu/studentsservices> or www.kosterweb.com or enroll online at www.kosterweb.com. The Dependent Enrollment filing deadline is October 4, 2006 for fall semester. Enrollment forms received after this deadline will not be accepted. You must re-enroll dependents for the spring semester.

2006-2007 Student Injury and Sickness Insurance Plan: As a result of continued high claims utilization and associated costs, several changes needed to be made to the Student Injury and Sickness Insurance Plan for the 2006-2007 policy year. These changes will go into effect August 7, 2006. Should you have any questions about these changes, please contact Koster Insurance Agency.

2006-2007 Student Injury and Sickness Insurance Plan (Continued)

- 1.** Implement a policy year deductible of \$150 per person. This means that each covered person will be responsible for the first \$150 of medical costs incurred. The deductible will not apply to prescriptions drugs or for services received at the Boston College Health Service.
- 2.** Co-payments for physician office visits will increase from \$10.00 to \$20.00 per visit .
- 3.** Co-payments for outpatient prescription drugs will increase from \$10 for a generic/\$20 for a brand drug for a 30-day supply to a 3-tier structure: \$10 for a generic drug, \$25 for a preferred brand name drug and \$45 for a non-preferred brand name drug. Prescriptions can still be filled at a MEDCO participating pharmacy and the maximum benefit is still \$1,000 per policy year.
- 4.** Services received from an out-of-network provider will be covered at 70% of Reasonable and Customary Charges instead of 80% of Reasonable and Customary Charges. Services received from a Preferred Provider will continue to be covered at 100% of the Preferred Allowance. The plan will continue to use the national CCN Preferred Provider Network (that includes the Health Care Value Management network in New England) to provide access to Preferred Providers locally and throughout the country.

To waive coverage

Log on to your Agora account (<http://agora.bc.edu>) and provide Boston College with information regarding your current insurance plan. Select the U-View option from the main menu and then Medical Insurance. Your insurance plan must be comparable to the Boston College sponsored plan in order for coverage to be waived.

Please note: October 4, 2006, is the last day to submit a waiver for the fall semester.

Student Injury and Sickness Insurance ID Cards: You will receive an ID confirming your enrollment in the Student Injury and Sickness Insurance Plan by the first week in September. Resident students will receive their ID cards in their on-campus mailboxes. 10 cards for non-resident students will be sent out by first class mail to the address on file at Boston College. If you receive a card and then elect to waive the insurance by the October 4, deadline but have used the insurance to receive medical treatment or to fill a prescription, you will not be able to waive the insurance and will remain enrolled for the semester.

Questions regarding student enrollment or billing can be directed to Boston College's Office of Student Services Office at 800-294-0294. For information about benefits, ID cards, dependent enrollment or general service concerns, please contact Koster Insurance Agency at 800-457-5599 or bcstudentinsurance@kosterins.com

Sincerely, Office of Student Services