To: All Students and Parents
Fr: Embry-Riddle Wellness Center
Re: Student Health Insurance Requirement – New Plan Available!

Because the health and well-being of our students is our priority, Embry-Riddle **requires** all students to have health insurance. To help you fulfill this requirement, we are offering a Student Injury and Sickness Insurance Plan that offers basic benefits at a greatly reduced cost. The plan, underwritten by UnitedHealthcare Insurance Company, provides continuous coverage August 16, 2019 until August 15, 2020 anywhere in the United States and while traveling abroad. All students will be automatically enrolled in the Student Injury and Sickness Insurance Plan unless proof of comparable insurance coverage is provided.

Students already covered by a comparable health insurance plan may waive out of the school plan. Veterans enrolled in classes must also comply with this waiver requirement if they have comparable coverage. **The waiver form must be completed by the applicable waiver deadline: September 4, 2019 for Fall 2019; January 13, 2020 for Spring 2020; May 15, 2020 for Summer A 2020; or June 29, 2020 for Summer B 2020.** The waiver form can be found in ERNIE. To get there: Log into your ERNIE Account. 1. Please go to your Student Homepage. 2. Click on Finances and/or Profile Tile. 3. Click on Complete Health Insurance Info. 4. Remember to click "WAIVE OUT" to waive out of the plan or "AGREE TO PURCHASE" to purchase and enroll in the plan. 5. Complete instructions will be in your TO DO List in ERNIE and in your TASKS TAB. Students with limited insurance coverage are urged to carefully review their options before waiving the university's plan. HMO plans outside the Daytona Beach area may not qualify as comparable health insurance. If the student is comparably covered, then the waiver will be applied and the automatic premium will be removed from the student's account. Failure to waive the insurance by the semester deadline will result in the non-refundable insurance fee remaining on your student account. Embry-Riddle is not responsible for insurance waivers that are submitted after the deadlines.

The premium for the Student Injury and Sickness Plan will be collected by the university. Please do not send funds directly to UnitedHealthcare **Student**Resources.

Plan Highlights:
- The premium for students is $1,364 for Annual Coverage 08/16/19 – 8/15/20; New students purchasing insurance have premiums of $850 for Spring/Summer coverage from 01/01/20 – 08/15/20; $361 for Summer A coverage from 05/11/20 – 08/15/20, or $179 for Summer B coverage from 06/29/20 – 08/15/20
- No overall maximum dollar limit per Insured Person, per Policy Year
- No plan deductible for Preferred Providers
- Includes prescription drug benefit
- Outpatient physician's visits (outside Embry-Riddle Student Health Services) are covered at 80% of Preferred Allowance for Preferred Providers after $25 copay. (copay waived if referred by SHS)
- Network (Preferred Providers) are paid at 80% of the Preferred Allowance (network providers can be found at www.uhcsr.com/erau by clicking on the UHC Choice Plus PPO link under Search for a Provider)
- For Out-of-Network Providers, the plan pays 60% of Usual and Customary Charges after $250 deductible per Insured Person per Policy Year
- Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis; please consult the website below for premium information.

International students will be required to purchase insurance to meet their residency requirements as established by the U.S. Dept. of State, or provide proof of comparable coverage to the International Student Representative.

For a full description of coverage including costs, benefits, exclusions, reductions and limitations, and the terms under which the coverage may remain in force, please go to the UnitedHealthcare **Student**Resources website www.uhcsr.com/erau. Should you have any questions, please contact Student Health Services at 386-226-7917.

Sincerely,
The Dean of Students Office