

## Massachusetts Community Colleges

### Greenfield Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2009-2010 Academic Year

Dear Student or Parent:

**Academic year 2009-2010 will be the twenty first year of implementation of the Massachusetts Mandatory Health Insurance Law.** Under this law, each college **must require** all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Students of Greenfield Community College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the brochure and benefits summary. Complete brochures can be accessed and printed by logging onto the website: [www.universityhealthplans.com](http://www.universityhealthplans.com). **From the list of schools, click on the Massachusetts Community Colleges option. Then click Greenfield Community College. Select the Student Accident and Sickness Plan option. At the upper left, click "Brochure". From this page you may either print the complete brochure or a benefits summary. You may want to review the FAQ section for questions regarding eligibility and other important topics.** If you already have comparable insurance coverage you may wish to waive participation in the Greenfield Community College Insurance Plan.

**Students who wish to waive coverage must have their insurance card in hand and log onto [www.universityhealthplans.com](http://www.universityhealthplans.com). From the list of schools, click on the Massachusetts Community Colleges option. Then click Greenfield Community College. Select the Student Accident and Sickness Plan option. At the upper left, click the waiver form. When completing the waiver form, you must provide all information requested. Once the form has been completed successfully a confirmation number will be provided. Print the confirmation number for your records.**

The premium charge for the Greenfield Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

The annual premium appearing on your bill is \$823 for coverage from September 1, 2009 through August 31, 2010. Should you become a full time student for the spring semester the premium appearing on your bill is \$564 for the period of January 1, 2010 through August 31, 2010.

**International Students** – "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Students will receive an ID card after their information is sent by Greenfield Community College to University Health Plans.

**Delta Dental** – A voluntary dental insurance program insured by Delta Dental is also available. To access additional information and to enroll in the dental plan log onto [www.universityhealthplans.com](http://www.universityhealthplans.com) click on Massachusetts Community Colleges then your campus and select the dental option.

Sincerely,

Bursar's Office  
(413) 775-1301