June 2014

Dear Students (and Parents):

As you prepare for the upcoming 2014-2015 academic year, one of the decisions that need your attention is to determine whether your current health insurance plan will provide adequate coverage to you (or your son or daughter) while attending Boston Architectural College (BAC). Knowing that students will be able to receive the services they need in the event of a sickness or injury while attending BAC is critically important to their overall success at BAC.

The Commonwealth of Massachusetts requires that all full-time and three-quarter time students have a comprehensive U.S. based health insurance plan. The Plan provides worldwide coverage twenty-four hours a day throughout the policy period, Friday, August 22, 2014 through Friday, August 21, 2015.

We find that many students have good health insurance while at home, but when they arrive on campus and are possibly out of their plan’s service area, find their insurance is inadequate due to restrictive provider networks, high deductibles, or limited coverage for services received outside of a health plan’s service area.

There are many questions to consider and we strongly suggest you ask your current U.S. insurance carrier the following:

- How does my plan cover full-time students attending college away from home or even out-of-state?
- Does my plan provide adequate coverage, coverage beyond emergency services including diagnostic X-rays and laboratory services, mental health coverage, prescription drugs, inpatient or outpatient hospitalization?
- Does my plan have participating in-network health care providers in the Boston, MA area?
- Are there high deductibles that will need to be met before services are covered?

International students are required to obtain a U.S. based insurance plan that meets the Mass. state requirements. Canadian Policies are not accepted.

Coverage Enhancements 2014-2015
For those of you that will be continuing your coverage through our Student Health Insurance Plan, we are pleased to announce the following enhancements have been made for the 2014 – 2015 plan year:

- The student health insurance plan meets the final phase of health care reform.
- The Policy Maximum has been increased to an unlimited benefit per insured per year.
- Pediatric Vision and Dental Benefits up to the age 19 are now provided.
- The Pre-existing Condition Limitation has been removed for all insureds.

Online Waiver Process
All BAC students are automatically enrolled in, and billed for, the Student Health Insurance Plan. Students may waive participation in our plan by documenting that they have comparable coverage which meets the state requirements through another U.S. based carrier. Documentation of coverage must be provided annually at the beginning of each academic year. If you determine that your current coverage meets the state requirements and would like to waive the Student Health Insurance Plan, you must complete online Waiver Form at: https://www.gallagherstudent.com/  The deadline to submit the Online Decision Form is July 18, 2014. If a form is not submitted by this deadline, you will remain enrolled in the Student Health Insurance Plan for the entire policy year and the charge will remain on your bill.

Whether you are insured by the Boston Architectural College’s Plan or another individual policy, it is your responsibility to know and understand the terms and limitations of your insurance coverage. If you have questions about the Student Health Insurance Plan or about waiving online, please contact Gallagher Student Health by phone at 617-769-6007 or toll free at 877-736-6648 or by email at bacStudent@gallagherstudent.com.

We look forward to serving your health care needs while you are a student at Boston Architectural College.

Sincerely,