

Waldorf College

Student Medical Insurance Information:

Waldorf College is vitally interested in making your academic and personal experience meaningful and successful. Your health and wellness are key components of that experience.

PRIMARY INSURANCE

Waldorf College requires all full time students (12 or more credit hours) to carry health insurance, either through a family employee health plan, a private insurer, or through the plan offered by the college through Markel Insurance. As a full time student, you have been enrolled in the Markel Plan and the premium charge has been posted to your student account. It is payable with your tuition bill unless you waive coverage before the September 9, 2011 deadline.

Athletes will not be allowed to participate in practices, conditioning, nor games until proof of primary insurance is presented or with Waldorf's offered plan through Markel Insurance.

A copy of the 2010-2011 Markel Insurance Brochure can be viewed at www.collegeinsurance.com with the 2011-2012 brochure available at a later date.

Plan Highlights include:

- Coverage 08/01/11 – 08/01/12
- Covers illness and injuries
- Covered benefits include, but are not limited to outpatient & inpatient physicians' fees, hospital charges, x-rays, lab work, ambulance and prescriptions (with limited maximum benefits)
- Preventative services is **NOT** covered under this plan
- Co-payment per cause is \$25
- Annual cost
 - Domestic Student: \$628
 - International Student: \$788

Students will be enrolled automatically in the Waldorf plan and only need to take action if you wish to waive out of the plan. If you are looking at waiving out please consider the following:

- HMO or PPO networks **may not provide adequate** coverage for providers in the Forest City area. Most HMOs and Medicaid, other than Iowa Medicaid, **is not adequate** coverage to waive

- It is 40 minutes to the nearest Emergency Room and Urgent Care facilities and not all accidents and illnesses requires an Emergency Room visit or Urgent Care, which sometimes is the only coverage a student has with out of network insurance. Primary insurance that only covers Emergency Room visits and/or Urgent Care visits is **not adequate** coverage to waive
- Students who may be losing their health insurance coverage due to graduation, family coverage changes, or other circumstances may want to consider not waive the offered Markel plan

How to waive the Markel Insurance Plan:

- After July 1, 2011, visit Markel's web site at www.collegeinsurance.com. Using the drop down box, pick Waldorf College and then click on [waive here](#). Complete the requested information including your primary insurance company's information and Save.

OR

- Send a copy of both sides of your health insurance care with a written request to waive the Markel Plan to Beverly Retland, Student Insurance Coordinator, 106 South 6th Street, Forest City, IA 50436 or email scanned copies to retlandb@waldorf.edu or fax to 641.585.8194 by September 1, 2011.

The deadline to waive coverage is September 10, 2011. **Sending insurance information the Student Health Services and/or Athletic Trainer DOES NOT waive a student off the Markel Plan. ONLY the two options above will waive the Markel Plan and premium!!!**

SECONDARY ACCIDENT INSURANCE

Waldorf College carries secondary accident insurance on all full time students only. This insurance will piggy-back on to the students' primary health insurance and pays deductibles, co-insurances, and co-payments. More information may be found on Waldorf's we site, www.waldorf.edu or by calling Beverly Retland at 641.585.8144.

Waldorf College never pays for any provider visits. Bills are always the students' responsibility.

Please address any questions to Beverly Retland, Student Insurance Coordinator at 641.585.8144 or retlandb@waldorf.edu.