

RE: Important Information Regarding Health Insurance

FROM: Office of Student Accounts

TO: All Students

Dear TCNJ Student,

Please be advised that for Academic Year 2017-2018, TCNJ will again be participating in the NJ State colleges and universities consortium program for Student Injury and Sickness Insurance Plan (SISIP) through First Risk Advisors, Inc. and UnitedHealthcare Insurance Company. For students who participated last year in the plan, that policy expires at 11:59 pm EST, June 29, 2017.

As was the case last year, the insurance being offered for Academic Year 2017-2018 is only available to full-time students (Undergraduates 3 units/12 credit hours, Graduates 9 credit hours). This plan is not available to part-time students. This email is being sent to all full-time and part-time students currently enrolled at TCNJ. It is understood that some students may change in enrollment status by the add/drop deadline. As the new policy coverage becomes effective June 30, 2017, we want all potential full-time students to be aware of the costs associated with the policy as well as any changes that may affect their decision-making regarding health insurance. If you are going to be a part-time student, it is still recommended that you read the remainder of this email as it may contain information that is relevant to you.

For Academic Year 2017-2018 the annual cost for the insurance will be \$1,756 for full-time Undergraduate students and \$3,465 for full-time Graduate students. For Academic Year 2016-2017 the annual cost for the insurance was \$1,605 for full-time Undergraduate students and \$3,033 for full-time Graduate students. Please note that the entire cost paid by each student is a pass through to the insurance company and TCNJ derives no financial benefit from the premium charged.

The plan coverage is unchanged from the plan offered in Academic Year 2016-2017. Further information about the plan can be found at: <http://www.firststudent.com>.

The College understands that many students may already be covered under other insurance and may want to waive out of the insurance. As a requirement of UnitedHealthcare for the plan being offered through The College, all full-time students will be required to provide UnitedHealthcare with evidence of other health insurance in order to waive the insurance offered through The College. Please note that this requirement still applies even if PPACA is repealed. All full-time students will have the full charge for the insurance included on their term bill. This charge will be removed if the student is able to waive out of the insurance by the waiver deadline of September 13, 2017. Additional information regarding the waiver and enrollment process will be communicated to full-time students at a later date.

As of the date of this email, all students should be reminded that the Federal Government is still requiring that all citizens be covered by a Patient Protection and Affordable Care Act (PPACA) compliant plan or they will be subject to tax liabilities. Students are encouraged to review their insurance options prior to waiving or enrolling in the plan offered through The College.

If you are in need of health insurance coverage and you choose not to participate in the new plan, other options may be available to you. As of the date of this email, the Federal Government still maintains health insurance exchanges that allow families and individuals in need of health insurance coverage to compare coverage and pricing from a variety of different insurance companies offering plans in your area. The PPACA also required employer plans to continue to provide dependent coverage to their employee's dependents up to age 26. Additionally the PPACA expanded Medicaid eligibility in many States including NJ. To determine if you might be eligible for the expanded Medicaid coverage, you will also need to apply through your state healthcare exchange. For additional information, including information about the health care law, finding insurance options, and accessing your state's health insurance exchange, please refer to <http://www.healthcare.gov>. As you may be aware, this issue is currently under review by the Federal Government and it is not clear if the PPACA will continue or be repealed, so the aforementioned information is subject to change.

Please note that even if the Federal Government repeals PPACA, the insurance policy offered by the college for Academic Year 2017-2018 will be unchanged and will still offer the same PPACA-compliant coverage through to the expiration of the policy.

For students who were previously covered only by the expiring plan with UnitedHealthcare, that do not have access to any other insurance, that do not wish to participate in the plan being offered through The College, and that need health insurance in order to waive the upcoming plan, they will need to call UnitedHealthcare at 1-800-505-4160. They will provide you with appropriate documentation to assist you with the enrollment process through the exchanges. While the open enrollment period for the exchanges for 2017 is closed, you may be eligible for a special enrollment due to a life change given the expiring policy with UnitedHealthcare expires June 29, 2017 and policy coverage is being terminated. Assuming that there are not changes made by the Federal Government, coverage available through the exchanges will, if purchased, provide health insurance through December 31, 2017. Beginning November 1, 2017, the open enrollment period for the 2018 health insurance policy will begin and you will need to participate if you wish to continue your coverage for 2018.

Insurance plans must also be categorized as a metal level: Bronze, Silver, Gold, Platinum, and Catastrophic. Plans in these categories differ based on how you and the plan share the costs of your care. The categories have nothing to do with the amount or quality of care you get. To assist you in performing a comparison between the plan being offered by UnitedHealthcare through The College, please be advised that the plan offering will be categorized as a "Gold" level policy.

The additional information provided is meant to assist you in your decision making about health insurance coverage, but is not offered as nor should it be construed as or relied upon as legal advice or complete and comprehensive information about your current policy, available coverage, or health insurance law.

Please be advised that in the coming weeks all full-time students in our system will be receiving additional communications regarding the waiver/enrollment process. This will include emails from The College as well as communications from First Risk Advisors and/or UnitedHealthcare. Students who become full-time prior to the add/drop deadline of September 6, 2017 will also be sent waiver/enrollment instructions. Please note that the waiver process is an annual process. The waiver deadline this year will be September 13, 2017. If you are a full-time student and do not receive additional email instructions about the waiver/enrollment process prior to this date, please contact Student Accounts at 609-771-2172 or by email at stuaccts@tcnj.edu.

Thank you for your attention to this matter.