

July 12, 2007

Dear Student,

We are writing to inform you of some recent developments with regard to the health insurance programs that are offered to Westminster students. Please read this carefully, as it affects all full-time and international students.

As you may be aware, as is stated on page 20 of the 2007-08 academic catalog:

All full-time students and their dependents are required to have health care coverage. If a student chooses not to use the Westminster-sponsored plan, a waiver form with alternative health insurance coverage details must be filed...

International students on a J-1 or F-1 visa, in addition to the medical benefits required for all students, are also required to have Medical Evacuation and Repatriation of Remains coverage.

This is a common requirement that will be carefully enforced beginning with the Fall 2007 semester. As part of the registration and enrollment processes, all full-time students will be required to document evidence of insurance coverage, effective no later than September 2007.

Please note the following changes that will become effective September 1, 2007:

- 1) In addition to the waiver form requirement (see above), full-time students who do NOT have proof of alternative health insurance coverage will now be required to fill out a WTS Health Insurance Sign-Up form. They must submit this form to Robin Seah in the Student Affairs office along with a copy of their health insurance enrollment form. Within one week of receiving their insurance card, they must go to the Student Affairs office where a copy of the front of the card will be filed along with the student's Sign-Up form.
- 2) International students on a J-1 or F-1 VISA will need to submit to the Student Affairs office proof of Medical Evacuation and Repatriation of Remains (MERR) coverage, along with their waiver or sign-up forms. This is indicated on both the waiver and sign-up forms.
- 3) Due to the escalating cost of health care in this country, premium costs for Westminster-sponsored insurance have increased approximately 15% from last year for the same amount of coverage. In an effort to reduce the increase in premium costs while also providing acceptable coverage, co-payments have been increased. (Details of the new plan coverage will be emailed out shortly.)
- 4) Westminster's Human Resources department will no longer handle the Seminary-sponsored health insurance plan. All students who participate in this plan will now deal directly with our insurance broker, Health Benefits, Inc. (in Horsham, PA). All premium checks will be made payable to Health Benefits, Inc. The primary point of contact (for premium payments, billing and coverage questions, enrollment changes, and so forth) will be Steve Sayers. Mr. Sayers can be reached at (215) 957-1700, ext. 12. The deadline for premium payments will now be the 20th of the month preceding the month of coverage. For instance, the October premium will be due on September 20. This means that, for returning students who already participate in this plan, two payments need to be made in August, one for August coverage and one for September coverage. For new students or students enrolling in Seminary-sponsored insurance beginning September, 2007, payment is due on the day of enrollment. For these students, two payments will be due in September: one for September coverage and one for October coverage.
- 5) The point of contact at Westminster for student health insurance is Robin Seah, who can be reached at rseah@wts.edu or at (215) 572-3837. All insurance waiver and sign-up forms (mentioned above) will be submitted to Robin.

- 6) Please keep in mind that you will need to have insurance (or document on the waiver form that you have insurance coverage) in order to be enrolled as a full-time Westminster student.
- 7) **FOR TEXAS CAMPUS STUDENTS ONLY:** please consult Steven Vanderhill, Dean of Texas Campus, regarding insurance options at the Texas campus. He can be reached at svanderhill@wts.edu.

A Health Benefits representative will be available on campus on August 29th during student orientation. A representative will also be available during the first week of registration, if needed. If you think you might participate in the Seminary-sponsored health insurance, we encourage you to call Health Benefits, Inc. and enroll prior to the first week of classes. By signing up early, you can begin your studies unencumbered by health insurance concerns.

Thank you for your cooperation.

Sincerely yours,

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