



For those currently enrolled in the Sweet Briar College Student Health Insurance Plan, please note that coverage will terminate on July 31, 2015.

You should be aware of the following options to obtain health insurance after July 31st:

- 1) Coverage may be available at the college or university that you attend for the 15-16 academic year.
- 2) Coverage under a parent's employer insurance plan: For those under age 26, you may qualify to enroll as a dependent on the health insurance held by a parent. Please contact the employer for further details.
- 3) Individual coverage through your state insurance marketplace: Coverage is available for individual enrollment through the insurance marketplace in the state in which you are a permanent resident. Visit <http://healthcare.gov> and complete the questionnaire to view plans that you may qualify for. Depending on your household income, you may also qualify for a subsidy for coverage purchased through your state marketplace.
- 4) Individual health insurance plans available on the open market (outside of the official state marketplace)

As you consider your options, please keep in mind the following:

- **PREMIUM:** While many plans offer "cheaper" premiums, look at the deductibles, copays, and coinsurance as lower premiums frequently result in higher out-of-pocket costs and limited networks. Before making your decision, consider your entire potential out-of-pocket cost to determine the best value for your individual needs.
- **NETWORK:** Does the network for the Plan extend to the region in which you will be attending school? Are the doctors you already see considered in-network? If you are an out-of-state student, pay special attention to networks that offer limited HMO networks as these will likely not cover you in the state in which you are attending school.
- **DEDUCTIBLE (the amount you must pay before insurance coverage begins):** Is this an amount you are prepared to pay before coverage can be accessed?
- **COINSURANCE (the amount insurance pays after the deductible is met):** Be aware of this coverage as you are responsible for the amount after coinsurance is applied. For example, if your plan has 70% coinsurance, you would be responsible for the remaining 30% of charges for services received.
- **COPAYS:** What is your copay for a doctor's office visit? Specialist visit? ER Visit? Prescription Drugs?

Note for students currently enrolled in the 14-15 Plan: Your loss of coverage when this Plan expires on July 31st would be considered a qualifying event in order to join another insurance plan outside of their regular open enrollment period. To prove this loss of coverage with a printable PDF letter, visit log in to your account at www.gallagherstudent.com/sbc and choose the "Verification Letter" link from the My Account screen.

If you have any other benefit questions regarding your 14-15 health insurance plan, please contact the Customer Service Department at Gallagher Student Health & Special Risk toll-free at 877-220-6805 or via e-mail at SBCStudent@gallagherstudent.com.