



Program: 2019-2020 Academic Year

From: Student Affairs

Re: Student Health Insurance Information and Instructions

Student Health Insurance Requirement

Landmark College requires that all students have health insurance coverage. To meet this requirement, students will need to provide proof of existing coverage or purchase the Landmark College Student Health Insurance Plan.

In deciding whether or not to purchase the [Landmark College Student Health Insurance Plan](#) please consider the following questions:

1. Does your current health insurance plan include coverage in the Putney/Brattleboro area?
2. Does your current plan include providers and specialists in the Putney/Brattleboro area?

Landmark College Student Health Insurance Plan

The Landmark College Student Health Insurance Plan is administered by [Gallagher Student Health & Special Risk](#). All students will be automatically enrolled in and billed for the Landmark College Student Health Insurance Plan. Students may opt-out of the Landmark College Student Health Insurance Plan if the student:

1. Can show they have other, comparable coverage.
2. Completes the [Online Decision Form](#) to decline the insurance
3. Submits a copy of their current health insurance card to Landmark College Health Services.

The deadline to complete the Online Decision Form and submit a copy of your insurance card is Monday, September 16, 2019. Completing these steps will remove the charge from a student's bill.

After a student's first year, the Online Decision form must be completed at the start of each academic year in order to decline coverage (i.e. if you completed a waiver in the Fall, you don't need to complete a waiver for Spring, but you will have to complete a form for the next Fall).

Enrolling in the Landmark College Student Insurance Plan

If you would like to enroll in the Fall 2018 Landmark College Student Health Plan, please complete the Online Decision Form. You'll be automatically billed the premium for the plan on your tuition bill.

Declining the Landmark College Student Health Insurance Plan

To decline the Landmark College Student Health Insurance you MUST complete the following two steps:

1. **Step 1:** If you are already covered for the 2018-2019 academic year by another insurance plan, you can decline the Student Health Insurance Plan by completing an online waiver and uploading a copy of your insurance card to the portal. Once you complete the online waiver form, submit copies of your existing insurance card (front and back) and are approved, the charge will be dropped from your tuition bill. **IMPORTANT:** To decline the Landmark College Student Health Insurance Plan, your current insurance plan **MUST** be considered "comparable" to the Landmark College Student Health Insurance Plan. For information on how to determine if your coverage is comparable, please see the Frequently Asked Questions document at the Landmark College Gallagher website.

2. **Step 2: You must also upload a copy of your current health insurance card (front and back) to the portal.** You may also send a copy of your health insurance card to Landmark College Health Services: Landmark College Health Services, 19 River Road South, Putney, VT 05346, OR by fax: 802-387-1644. Uploading copies of your insurance form online is the preferred method.

Waiver Form Deadline

Online waiver forms must be submitted by September 16, 2019. Any student who has not submitted a waiver form by that date will be automatically enrolled in and billed for the Landmark College Student Health Insurance Plan. **No waivers will be accepted or exceptions made after that date.** If you have questions about health insurance coverage, the Landmark College Health Insurance Plan or if you need assistance completing the waiver or enrollment form please contact Student Affairs at 802-387-6714 or campuslife@landmark.edu

What you need to know about insurance before arriving on campus:

- Do you have private health insurance or the student insurance through the College?
- Do you know who your provider is?
- Does your insurance require pre-authorizations or home provider referrals for laboratory, x-ray or specialists visits?
- Do you have a copy of your insurance card?
- Do you know how to attain pre-authorizations or referrals if your insurance policy requires them?
- Does your insurance cover prescriptions? Do you require a pharmacy card? Is there a co-pay for your prescriptions?