

Dear Student,

The State University of New York Institute of Technology (SUNYIT) requires ALL students registered for 12 or more credits to have medical insurance. For the 2011-2012 academic year, SUNYIT has a collaborative agreement with *UnitedHealthCare StudentResources*, to provide a basic injury and sickness insurance policy. This policy may assist in defraying medical expenses regarding injury and sickness. Health prevention services are limited. This policy is underwritten by the UnitedHealthcare Insurance Company of New York.

**The charge for the basic plan is \$140 per semester and will be included on your tuition bill EACH semester, UNLESS you complete the on-line waiver. Coverage for the fall 2011 semester begins on 8/15/11 and ends on 1/1/12. Subsequently, coverage for the spring 2012 semester begins on 1/2/12 and ends on 8/14/12.**

**IF YOU HAVE PROOF OF ANOTHER MEDICAL INSURANCE POLICY AND DO NOT DESIRE THIS POLICY, YOU MUST SUBMIT THE ON-LINE WAIVER EACH SEMESTER BY THE FIRST DAY OF CLASS IN ORDER TO HAVE THE \$140 CHARGE REMOVED. Waivers MUST be done each semester on-line at <http://healthwaiver.sunyit.edu>.**

**AFTER THE FIRST DAY OF CLASS EACH SEMESTER, THE ON-LINE WAIVER WILL CLOSE AND THE MEDICAL INSURANCE FEE IS NON-REFUNDABLE.**

All students are encouraged to use the health services provided by the SUNYIT Health & Wellness Center, regardless of your current medical insurance coverage. Most services at the Health & Wellness are covered by the mandatory health fee, not to be confused with the medical insurance fee.

Please consider the following in making your decision:

- If you have health insurance coverage through an HMO or PPO, your policy may have limited health services in the Utica area, thus you may be charged at a higher, non-preferred provider rate
- Coverage under your current policy may end once you reach a certain age
- If you participate in intercollegiate sports, this policy will pay benefits before the athletic coverage begins

As a courtesy, those students taking less than 12 credits can purchase this injury and sickness insurance coverage by contacting the Bursar's office (315.792.7412). In addition, optional, supplemental medical insurance coverage is available for the student as well as their dependents. You may purchase additional coverage directly from *UnitedHealthcare StudentResources* at 1.800.767.0700 once you have purchased the basic policy.

After careful consideration and comparison with other health insurance companies, SUNYIT chose *UnitedHealthcare StudentResources* to provide our students a cost effective health insurance policy which may help defray the high cost of health care. Please refer to the attached certificate of coverage for a full description of coverage, including costs, benefits, exclusions and limitations, and the terms which the coverage may remain in force.

Please contact the Health and Wellness Center at 315.792.7172 regarding questions about this basic sickness and injury insurance policy.

Sincerely,



Jo Ruffrage RN, MSN  
Director, SUNYIT Health & Wellness Center, Counseling Center

Encl.