

**PLEASE READ CAREFULLY
STUDENT HEALTH INSURANCE INFORMATION**

July 2011

Dear Student:

Norfolk State University is concerned about the health of our students and the high cost of medical care. Rising numbers of uninsured students (and students covered by out-of-area plans) make it difficult for our Spartan Health Center personnel, as well as local hospital emergency rooms and urgent care facilities, to advise students on matters concerning local health care.

All full-time undergraduate students (U.S. Citizens and Permanent Residents) taking 12 credit hours and all international students (full and part-time, graduate and undergraduate) will automatically be enrolled in the University sponsored **Accident Only** Expense Benefit and the Outpatient Prescription Drug Benefit, insured by BCS Insurance Company. This Plan is mandatory and **no waivers will be allowed**. Important plan documents (including a personalized ID card) can be obtained on-line (see below).

The annual charge is \$100 (\$50 per semester). Annual coverage becomes effective August 1, 2011 and continues to August 1, 2012 (coverage terminates on February 1, 2012 for students not returning for spring semester). The plan provides an Accident Only benefit of \$50,000 maximum per injury and a Prescription Drug benefit of \$400 maximum per person per policy year. Coverage is in effect 24 hours-a-day and is valid world-wide (except international students while in their home country).

Sickness Benefits are also available. Enrollment in the Sickness Benefits portion of the plan is mandatory for international students (special approval for waiver of enrollment can be requested with the Coordinator of International Student Services). Other students automatically covered under the Accident Benefits can add Sickness Benefits on a voluntary basis for \$421 annually. All other students (part-time and Graduates) can purchase the entire plan on a voluntary basis for \$632 annually. The last date to add the optional Sickness Medical Expense benefit is **September 12, 2011** for Fall Semester and **February 6, 2012** for Spring Semester.

To obtain plan documents, print your insurance ID card, or purchase voluntary benefits, please visit the Spartan Health Center web page (<http://www.nsu.edu/studentaffairs/spartanhealthcenter.html>) where you can be re-directed to our secure Insurance Communications Center. The deadline for open enrollment is September 12, 2011 for fall semester (February 6, 2012 for spring semester). Students who lose family coverage during the school year should contact Wells Fargo Insurance Services at (757) 667-3543 within 31 days of loss of coverage.

Sincerely,



Sharon B. Lowe

Vice President for Student Affairs