

To: Olivet College Full-Time Students

Re: Health Insurance Requirements

All students enrolled full-time (12 credit hours or more) at Olivet College must carry health insurance coverage.

This requirement is meant to address the substantial financial risks that individuals assume by not having adequate insurance should a major medical issue arise. Having proper health care coverage will help ensure that students receive proper medical care if and when the need arises. Further, the cost of health insurance may be covered with financial aid.

Olivet College will automatically enroll each student in a health plan offered through Guarantee Trust Life Insurance Company, unless a waiver form is completed and forwarded to the Olivet College Wellness Center along with a copy of an insurance card signifying proof of existing coverage. **THE WAIVER FORM AND BROCHURE FROM GUARANTEE TRUST WILL BE INCLUDED IN YOUR ORIENTATION PACKET.**

The annual cost of the policy offered by Guarantee Trust is \$667 (students 35 and over \$791.) The premium amount will be added directly to the student's bill unless proof of comparable coverage is provided to the college Health and Wellness Center no later than Friday, Oct. 2, 2009.

Information regarding this policy can be obtained at the Wellness Center or the Office of Student Services. Student Athletes will not be permitted to participate in practices or events prior to providing proof of coverage. You are strongly encouraged to contact the Olivet College Wellness Center at 269-749-7392 for information and/or assistance if you do not already have coverage.

It is important to understand that Olivet College can not dictate where students acquire their insurance coverage. You may elect to enroll in the plan arranged by the college or any other plan with equal or greater coverage provisions (including remaining on parent's policy if available).

Please do not hesitate to contact our Health and Wellness Center if you have questions regarding your existing policy or need help in selecting one. Also, the Office of Student Services can help you determine if financial aid is available to cover your costs.