



O L I V E T C O L L E G E
Education for Individual and Social Responsibility

Wellness Center • Olivet, Michigan 49076 • (269) 749-7392 • Fax (269) 749-7586

To: Olivet College Full-Time Students

Date: April 2006

Re: Health Insurance Requirements Effective Fall 2004

Effective with the fall semester 2004, all students enrolled full-time (12 credit hours or greater) 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. Further, 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 the attached waiver form is completed and forwarded along with a copy of an insurance card signifying proof of existing coverage to the Olivet College Wellness Center.

The annual cost of the policy offered by Guarantee Trust is \$678. 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, September 29, 2006.

Information regarding this policy can be obtained at the Wellness Center or the Student Services Center. 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 ext. 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 better coverage provisions (including remaining on parent's policy if available).

Please do not hesitate to contact our Health and Wellness Center (ext. 7392) if you have questions regarding your existing policy or need help in selecting one. Also, the Student Services Center (ext. 7645) can help you determine if financial aid is available to cover your costs.

**INJURY AND SICKNESS INSURANCE WAIVER STATEMENT
2006/2007 ACADEMIC YEAR**

All full-time students (12 credit hours or more) are required to carry health insurance and will be automatically enrolled in the health plan offered by Guarantee Trust Insurance Company and charged the premium (added to the student bill) of \$678 unless the Parent, Guardian or Student specifically requests exclusion below and returns this statement, along with a copy of their current proof of insurance to the Olivet College Wellness Center.

These documents must be received on or before the deadline of Friday, September 29th.
All full-time students, including returning students, must complete this process.

The following student hereby waives coverage by Guarantee Trust Life Insurance Company:

Full Name – Print

Student ID #

This coverage is not desired because the student listed above has other health insurance coverage as follows:

Insurance Co: _____

Policyholder Name _____

Policy, Contract, or Member ID# _____

Policyholder's Employer _____
(if through an employer)

Date _____

Signature (required) _____
Student, Parent, or Guardian

Note : It is the responsibility of the Parent, Guardian or Student to notify the Wellness Center of any change in insurance as the academic year progresses.

PLEASE RETURN THIS STATEMENT AND A COPY OF YOUR INSURANCE CARD (FRONT AND BACK) TO:

Wellness Center
Olivet College
320 S. Main St.
Olivet, MI 49076
Or fax (269) 749-7586: Attn: Wellness/Student Insurance