Dear Student,

YOUR ACTION IS NEEDED BY SEPTEMBER 30, 2011!

Health insurance can be a large and costly issue for each of us. For this reason, Nyack College is making available to all full-time, resident graduate students an insurance program that will cover students as well as their eligible dependents. For all full-time (12 or more credit hours, 9 or more credit hours for MSOL and MBA), resident graduate students at the Rockland Campus, health insurance coverage is mandatory for your protection. You must either demonstrate that you have insurance for the Fall 2011 semester or purchase the school-sponsored plan.

All full-time, non-resident and part-time graduate students (taking at least 6 credit hours) may choose to purchase the Student Accident and Sickness plan on a voluntary basis; eligible students may also enroll their eligible dependents.

We are pleased to advise that the school-sponsored plan has been improved for 2011-12. Changes to the plan include:

1. Increase the Basic Sickness Benefits outpatient expense from $500 to $5,000 per sickness, after a $100 deductible per sickness.
2. Increase the Basic Sickness Benefits hospital miscellaneous expense from $750 to $1,500 per sickness.
3. Increase the Basic Sickness Benefits outpatient diagnostic x-ray and laboratory expense from $50 to $1,500 per sickness, after a $10 deductible per sickness.

The plan effective dates are 9/1/11 to 9/1/12. You can go to the following webpage for more information on the plan and costs: www.cirstudenthealth.com/nyack

We are requesting that all students who want to be enrolled go to the above website and click on ENROLL to complete the enrollment process. At the end of the process you will be able to print off a temporary health insurance ID card. If you are required to have insurance and want to waive the school-sponsored plan, please go to the above website and click on WAIVE to complete the waiver information. You will need to have your current health insurance card handy when completing the form. This must be done by September 30, 2011, or the charge will not be removed from your tuition bill.

We want to bring to your attention that our plan representative, Collegiate Insurance Resources, has a number of other programs that can provide you with other benefit programs including dental, vision, and travel abroad coverage. They also have a discount program called Best Benefits, that can provide you with discounts on: prescriptions, dental care, vision care, alternative medicine, chiropractic care, vitamins and a national fitness program, all for $29 a year. To view more information on this, you can go to www.cirstudenthealth.com/nyack and click on the Dental/Vision and Other Benefits tab.
If you have questions about benefits or claims in the Student Accident and Sickness Plan please contact the claims administrator, Maksin Management Corp at 1-877-440-6840. If you have questions about other insurance products, please contact Collegiate Insurance Resources at 1-800-322-9901. Thank you for your cooperation in completing this requirement in a timely fashion.

Sincerely,

Rebecca Noss
Graduate Registrar

Cc: Student file

Carrier Disclaimer: This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.