Dear Student,

While you are a student at Nyack College your health is one of our foremost priorities. We recognize that the cost of medical care in the greater New York City area can be quite high, and we want to be sure that you have insurance protection and access to good health care. We have endeavored to provide student health insurance that offers basic benefits that are designed to supplement any private insurance coverage that you may have.

The few moments it will take you to review the enclosed brochure will benefit you immensely, during your stay at Nyack College. It describes the student accident and sickness insurance plan that has been designed for our school. Returning students, please note that the coverage is largely the same as it has been in prior years.

Your Action Requested

a) All full-time, undergraduate students (taking 12 or more credit hours) are automatically enrolled in the Basic Accident and Sickness Expense Benefits plan. We are requesting that all Rockland full-time undergraduate students go to our secure website and click on ENROLL to complete the enrollment process, and immediately receive a temporary health insurance ID card. The website will be available in July, 2011. Please complete this process before September 30, 2011.

b) If you are a full-time student at a non-Rockland campus or a part-time student taking at least 6 credits at any campus, enrollment in the Student Accident and Sickness Insurance Plan is voluntary. If you do not want the coverage, you do not have to do anything. However, if you want to enroll, you must also go to the website and select the link to ENROLL. Payment will be required via credit card for all voluntary enrollments. You will have until September 30, 2011 to enroll. Coverage will begin on August 1, 2011 or the day after the date online enrollment and payment of plan cost are received, whichever is later and ends on August 1, 2012.

For more detailed information on the plan or to enroll please go to the following website:

www.CIRstudenthealth.com/nyack

Undergraduate students have the ability to purchase an Optional Supplemental Accident and Sickness Expense Benefit, if elected at the time of initial enrollment in the Basic Accident and Sickness Benefit plan, typically in the fall. There is an additional plan cost for this optional benefit. If elected by the covered student during initial enrollment in the Basic Accident and Sickness Expense Benefit, and the appropriate additional plan cost is paid, the
covered person’s benefits will be enhanced. For detailed information on this benefit, please refer to the plan brochure at the above-provided website.

During the next year, we will be evaluating this plan’s benefits and we would like to get your input. Please watch your school email for a survey later in the fall.

We also want to bring to your attention that our plan representative, Collegiate Insurance Resources has a number of other programs that can provide you with benefits such as dental, vision, personal property insurance 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. These programs are voluntary. 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 for 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.

Sincerely,

Karen L. Davie
Director of Human Resources

Enclosure

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.