

To: International Students Entering Ringling College of Art and Design - Fall 2010

Re: IMPORTANT INFORMATION REGARDING MEDICAL INSURANCE AND HEALTH REQUIREMENTS

Welcome to Ringling College of Art and Design. We hope you will be successful in your academic endeavors and look forward to meeting you in August.

Good health is essential for achieving educational objectives and assuring the quality of your educational and cultural experience, yet health care in the United States can be very expensive. (A broken bone can cost hundreds of dollars while a minor accident can cost thousands.) To ensure that all Ringling College of Art and Design students have adequate protection, all students are required to show evidence of major medical coverage. As a service, the College has negotiated a health plan with Pearce & Pearce, Inc., student insurance specialists since 1948, for students who are not presently insured. Their group rate plan can provide students and their dependents with considerable savings.

Information regarding the insurance policy offered through the College is available at www.studentinsurance.com.

The College recognizes that students may already have coverage provided by their governments or families that meets or exceeds U.S. government recommendations. All international students (on F-1, F-2, J-1 and J-2 visas) are required to demonstrate evidence of coverage that includes Medical Evacuation and Repatriation.

All incoming students will automatically be enrolled in the policy offered through Ringling College (the policy premium for the current 2009-10 academic year is \$733), but by returning the attached International Student Health Insurance Compliance Form no later than the first week of classes, students will be credited back the cost of the annual premium.

The Student Life Office cannot accept enrollment cards, policy brochures or any other documentation as proof of adequate insurance other than an International Student Health Insurance Compliance Form that has been fully completed by your insurance company.

The following form is designed to give you the opportunity to notify the Student Life Office if you already have an acceptable health insurance policy in place. If so, please have the health insurance carrier complete the enclosed form prior to the start of classes and return or fax it to:

The Office of Student Life
Ringling College of Art and Design
2700 N. Tamiami Trail
Sarasota, FL 34234
USA

Our fax number is 941-359-7634.

INTERNATIONAL STUDENT HEALTH INSURANCE COMPLIANCE FORM

This form is designed to assist international students in complying with the Ringling College of Art and Design policy and State of Florida regulations requiring all international students to have health insurance in order to enroll in classes.

Instructions for Students: This form must be completed and signed by your health insurance company and returned to the Office of Student Life, Ringling College of Art and Design. The insurance company must verify that the basic benefits listed below are included in the health insurance policy.

Instructions for Insurance Company Completing This Form: Please read carefully the list of mandatory basic benefits. Fill in the information requested below. For items 1-11, state "yes" for every benefit covered or exceeded in the insured student's policy and "no" for benefits not covered or that do not meet required amounts of coverage. Please print your name and position with the insurance company, sign and date this form at the bottom of the page.

Insured Student's Name: _____

Insurance Carrier: _____ Policy Number: _____

Date Coverage Begins: _____ Terminates: _____

The insurance policy must include the following basic benefits:

- _____ 1. Coverage Period: From August 1, 2010 to August 1, 2011
- _____ 2. Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees paid at 80% of usual, customary, reasonable (UCR) charges after deductible is met
- _____ 3. Inpatient Mental Health Care: 50% of the usual and customary fees with a 30-day cap
- _____ 4. Outpatient Mental Health Care: Paid at 50% of the usual and customary fees with a \$100 cap
- _____ 5. Maternity Benefits: Treated as any other temporary medical condition
- _____ 6. Preventive Care: Includes laboratory and x-ray
- _____ 7. Repatriation: \$7,500. (coverage to return the student to his/her native country)
- _____ 8. Medical Evacuation: \$10,000. (permits the patient to be accompanied by a provider or escort if directed by the physician in charge)
- _____ 9. Exclusionary for Pre-Existing Conditions: 6 mos. of policy period at most
- _____ 10. Deductible: not to exceed \$500 per occurrence
- _____ 11. Aggregate Cap: \$50,000 per accident or illness

I have completed and verified the information on this form. I certify that the coverage indicated is now in force. I understand that Ringling College of Art and Design is relying on these representations in permitting the student to begin classes.

Print Name: _____ Position: _____

Signature: _____ Date: _____