Date: June 2009
To: Colgate University Students/Parents/Guardians
From: Colgate University Health Center and Student Accounts
Re: Student Health Insurance

Colgate University is interested in making your academic and personal experience meaningful and successful. Your health and wellness are key components of that experience. Accordingly, the Student Health Center is open seven days a week during the academic year. There is no charge for care at the Health Center, but there are charges if a student needs testing or referral to other facilities. For those other charges, Colgate University requires all full-time undergraduate students to have health insurance coverage.

We are happy to again make available a low-cost health coverage plan offered through the Markel Insurance Company. Enclosed you will find a summary of the plan for your review. You may also review a detailed brochure of plan coverage on-line through www.collegeinsurance.com.

Colgate University employs a hard waiver system in administering the student health insurance program. This means that at the beginning of each academic year, all students are billed an annual premium of $689* for student health insurance. It is the responsibility of each student (or their parent/guardian) to go to www.collegeinsurance.com and either accept the insurance or waive out of the insurance. We encourage you to visit the website as soon as possible so that your health insurance status is reflected correctly on your fall semester tuition bill. To waive or enroll you must enter the site and indicate Colgate University as your school from the drop down menu. This will bring you to the home page for Colgate University. On this page you will see red print in the fourth paragraph. Click on the “click here” section in the last sentence of the fourth paragraph. Even if you had a username and password last year, you should discard them and sign in under “First Time Logging In” for the 2009-2010 academic year. To enroll, simply click on the enroll button. To waive out of the coverage, click on the “Waive” button and enter your private health insurance information (policy name and policy number). Upon waiving coverage, your premium will be cancelled. All students should carry proof of their health insurance with them. Additionally, you must submit a photocopy of the front and back of your private insurance card to the Student Health Center, Colgate University, 13 Oak Drive, Hamilton, NY 13346 (fax # 315-228-6823). If a waiver is not received by September 11, 2009, you will be required to purchase the student health insurance plan and the annual premium of $689 will remain on your fall semester tuition bill. This is an annual policy covering students from August 1, 2009 to August 1, 2010. Waivers cannot be processed after September 11, 2009. Cancellations of the student health insurance coverage are granted only for students that enlist in the military.

Questions concerning coverage provided under this insurance plan should be directed to Student Health Services at 315-228-7750 or the Claims Administrator, POMCO at 1-866-653-2542. Billing questions may be directed to the Student Accounts office at 315-228-7812.

If you are unable to complete this process on-line, you may request an enrollment/waiver form by calling Student Accounts at 315-228-7812 and a form will be mailed to you.

Have a great summer!

*The annual premium of $689 is charged all in the fall semester.