

Dear Student:

This email is to notify you of RIT's 2021-2022 student insurance options including group health, dental, personal property, and tuition refund insurance plans. Detailed information including enrollment forms is available on [RIT's Student Insurance webpage](#). **Open enrollment ends for the health and dental plans on September 30.**

RIT values the health and financial well-being of our student community. We encourage you to take the following steps to review your current insurance and consider the RIT student plan options to supplement your coverage or fill gaps:

1. *Call your health insurance company to determine exactly what coverage you have in the Rochester area.*

- RIT expects all students to have health insurance.
- Most plans from outside of the Rochester area, including state exchange plans and Medicaid/Medicare, will only provide limited (emergency) out-of-network coverage.
- Your ability to find providers and obtain reimbursement for health care expenses may be very limited.
- RIT offers a robust [student health insurance plan](#) through Aetna, administered by Gallagher Student Health. The plan has an expansive provider network across the US. Out-of-network benefits are included when traveling abroad.
- Enrollment in the RIT group plan is voluntary for US citizens.
- Most international students are automatically enrolled and billed each semester.

2. *Evaluate your personal property coverage.*

- RIT is not responsible for students' personal property.
- Coverage may be available on a homeowner's or renter's insurance policy, but deductibles can be high.
- RIT offers a broad [personal property insurance plan](#), which is very reasonably priced with low deductible options.

3. *Consider dental insurance through [RIT's Excellus student dental plan](#) for services in the Rochester area.* Basic and enhanced options are available.

4. *Evaluate your need for [tuition refund insurance](#) in case of an unexpected withdrawal from classes due to an illness or accident.*

Contact information for the respective insurance companies is available on the webpages noted above. Please feel free to reach out to them directly if you have any specific questions about the insurance.

Thank you,

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