Dear Student and Parent/Guardian:

We hope you are enjoying your summer and looking forward to the 2015-16 academic year! This email is to provide you with important information about RIT's 2015-16 student insurance options including group health, dental, personal property and tuition refund insurance plans. Detailed information including enrollment forms can be obtained at RIT's student insurance webpage.

**Health Insurance:** All RIT and NTID students are expected to have health insurance coverage while attending RIT.

- When health care requires services beyond the scope of the RIT Student Health Center, medical insurance allows students to have access to off-campus health care professionals for appropriate evaluation and treatment.

- Students who do not currently have health insurance or whose policy does not cover them adequately while attending RIT can enroll in the Aetna Student Health Insurance Plan.

- Enrollment for domestic students is fully voluntary, therefore a waiver is not required should you choose not to enroll.

- Most international students are automatically enrolled and will be billed each semester.

- If you already have health insurance, please consult your insurance company regarding:

  - To what extent will my plan cover me in Rochester if I am from a different city or state? "Out-of-network" coverage can differ significantly from your local area coverage, particularly if your current coverage is a government-sponsored plan.

  - Do I need a referral from my home doctor to see a health care provider in Rochester?

  - Does your policy carry a high annual deductible or large co-pays? The Aetna plan can be used to supplement deductibles and co-pays of your existing primary coverage.

**Enrollment Instructions:**

- **International Students:** RIT will automatically enroll and bill all A, B, E, F, G, I, J, K, O, Q, R or V visa international students in the Aetna Student Health Plan. Your benefits under this plan include coverage for medical evacuation and repatriation.

  - If you are automatically enrolled you will notice a $762 student insurance charge on your Fall bill for the coverage period 8/15/15-1/14/16. This is a semi-annual charge which will be triggered by your active enrollment status. If you remain enrolled for Spring, you will see another semi-annual billing of $1060 (coverage period 1/15/16-8/14/16) on your Spring bill.
- If you have other adequate insurance protection, please submit a waiver. Waivers are managed by University Health Plans.

- Domestic Students: All other RIT students may voluntarily enroll in the Aetna student health plan and optional coverages. In addition, spouses and dependents can be added. RIT does not require waivers for domestic students.

Other Insurance Options (all are voluntary):

- Excellus student dental insurance plan for dental coverage.

- Allianz student personal property insurance plan to cover loss or damage to your personal belongings. An option is available for film and photo students to cover rented equipment.

- A.W.G. Dewar, Inc. tuition refund plan to refund a significant portion of tuition and on-campus room and board when a student withdraws at any time during a semester for covered medical reasons.

Questions about these plans can be directed to the respective suppliers through their websites.

We look forward to seeing you this fall!

Sincerely,

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