Dear New and Returning Students:

Regent University’s enrollment policy requires all graduate students enrolled with six (6) or more on-campus credit hours and all undergraduate students enrolled with nine (9) or more on-campus credit hours (attending classes on site at the Virginia Beach Campus) to have Health Insurance because having no coverage or inadequate coverage can be disastrous. Returning students please NOTE: PLAN DESIGN CHANGES HAVE BEEN MADE.

The United States Department of Health and Human Services (HHS) and the Centers for Medicare & Medicaid Services (CMS) issued a final rule March 16, 2012 outlining the applicability of the Patient Protection and Affordable Care Act (PPACA) and the Health Care and Education Reconciliation Act of 2012 (collectively “Affordable Care Act” or “ACA”) to student insurance plans. As a result, Student Health Insurance plans taking effect during the academic year 2012-2013, must include the following provisions:

- Lifetime limits: Plans may not impose lifetime limits
- Restricted annual limits: Plans must cover Essential Health Benefits up to an aggregate annual limit of at least $100,000
- Preventive care: Plans must provide preventive care with no cost sharing;
- Pre-existing conditions limitations: Plans may not impose pre-existing condition limitations on those younger than age 19

Regent University Administrators and a student committee have worked with Wells Fargo Insurance Services to evaluate student health insurance plan options, which will now meet the minimum standards. As a result, the 2012/13 Student Health Plan must have enhanced coverage that meets the new guidelines. An example of this change is the Benefit Maximum. Under the former student health plan, the benefit maximum was $75,000 per illness or accident. Under the 2012/13 plan the Annual Benefit Maximum will be Unlimited. Some benefits have been enhanced with a lower annual premium achieved.

The university has contracted with Aetna Student Health to provide coverage to enrolled students. Eligibility, enrollment instructions, and an outline of plan benefits can be viewed at www.regent.edu/healthinsurance. The Student Health Insurance Plan year is August 15, 2012 through August 14, 2013. Insurance fees appear on the tuition bill automatically for the Fall and Spring academic terms (the Spring term includes summer months). We ask new students to complete the online enrollment form to help us process their enrollment, even if they have already been automatically billed for the plan. The Tuition payment deadline is August 20, 2012. Enrollment and changes deadline for the Fall policy term is September 14, 2012; Spring term deadline – February 1, 2013.

WAIVER PROVISION
If a student has Comparable Coverage they may submit an online waiver request with proof of Comparable Coverage. Comparable Coverage is defined as individual medical and sickness indemnity plans, employer-sponsored group insurance plans, Medicare, TriCare, or Medicaid. A waiver form can be completed online at www.regent.edu/healthinsurance. On-campus F1 and J1 International students
who wish to use alternate coverage must first get approval from the Executive Director of Student Services. All students required to have insurance who do NOT submit a completed waiver and proof of comparable coverage will be AUTOMATICALLY enrolled in the program.

**Regent University does not intend to sponsor a health insurance plan or require health insurance for students after the 2012-2013 academic year.** Usage rates of the plan, changing health insurance regulations, and the administrative workload that is involved in managing the plan were all factors in this decision. Students who enroll in the university-sponsored plan for 2012-13 should expect to have to find their own insurance policy effective August 15, 2013. Regent will not be responsible for students securing health insurance after that date, and will not be responsible for any pre-existing conditions that may impact a student's ability to find alternate coverage. (Please note that international students here on F-1 visas will still be required to have health insurance).

If you have any questions, please contact Carolyn Hughes, Executive Director of Student Services, at (757) 352-4867. You are also welcome to email Debi Harding with Wells Fargo Insurance Services at Debi.Harding@wellsfargo.com or call her at (757) 667-3543. If you need additional information, call Aetna Student Health Customer Service at (888) 204-0187.

Sincerely,

Carolyn Hughes
Executive Director, Student Services