MARIST ACCIDENT AND SICKNESS PLAN  
2013-2014 Academic Year  
FREQUENTLY ASKED QUESTIONS

What is the difference between the Health Services Fee and the Marist College Accident and Sickness Insurance Plan?

The Health Services Fee, assessed of all full-time undergraduate students each semester with tuition and fees, covers those students for care at Marist College Health Services during the academic year. For academic year 2013-2014 the fee is $135 per semester. It cannot be waived.

There is no charge for visits to Marist College Health Services, with the exception of allergy immunotherapy. The Health Services Fee does not cover any care outside of Marist College Health Services.

The Marist College Accident and Sickness Insurance Plan is an insurance policy that is offered to Marist College students. It would be used if a student needed off-campus care, treatment, tests, prescriptions, emergency care, or hospitalization. The Plan brochure is available on the Marist website. Full-time undergraduate students are billed for the annual premium of $1335 for the Plan.

If you have equivalent or better medical insurance coverage under another policy (through yourself, parents, spouse, etc.) you can have the $1335 charge removed from your tuition bill through an online waiver process.

Students do not need to purchase the Plan to use Marist College Health Services.

How do I waive the Marist College Accident and Sickness Plan to remove the fee?

For waiver instructions, please refer to the Allen J. Flood Companies, Inc. web site at http://www.ajfusa.com/ajfusa/help_college_students.php

In order to waive the insurance premium you will need your student Campus Wide ID (CWID) and you will need to give proof of other health coverage. This waiver process can only be completed online.

The deadline to file the waiver is September 1, 2013.

Why might I purchase the Marist College Accident and Sickness Insurance Plan?

The Marist College Accident and Sickness Plan has been designed as an affordable policy with strong benefit coverage for students who have no other health insurance or who may have limited coverage while living in Poughkeepsie, NY. Even if you currently have health insurance, you should carefully examine your present policy. You may consider purchasing the Marist College Accident and Sickness Plan to supplement your present plan, or as a transition from your present plan.

For example,

- Your present plan may cover you only in a specific geographic area
- Your present plan may have restrictive policy limits
- You may be considered “out of network” while living at Marist College and have higher out-of-pocket costs for doctor visits, lab tests, hospital care
- Your present plan may have a high deductible before coverage begins
- You may have an “insurance gap” between graduation and employment coverage
- You will be studying abroad but have no international coverage

(Note that Marist International Programs may have specific insurance requirements.)