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

The **Health Services Fee** is assessed to all full-time undergraduate students each semester with tuition and fees. The Health Services Fee covers those students who seek care at Marist College Health Services during the academic year.

For academic year 2014-2015 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 $1410 for the Plan.

If you have equivalent or better medical insurance coverage under another policy (through yourself, parents, spouse, etc.) you can have the $1410 charge removed from your tuition bill through an online waiver process.

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


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

**The deadline to file the waiver is August 1, 2014.**

**Why should 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.)