

EXHIBIT "F"



Matthew Keller <matthew.ed.keller@gmail.com>

St. John's University SHIP - Termination of Coverage & Updated Policy Information

University Health Plans <info@univhealthplans.com>
To: matthew.ed.keller@gmail.com

Fri, Jun 13, 2025 at 1:39 PM

Dear Student:

Eligible domestic students living OFF campus are not assessed the Student Health Insurance Plan insurance charge on their student account. These students are eligible to enroll voluntarily online by submitting the voluntary student enrollment form by the posted deadline.

Our records indicate that you voluntarily enrolled in the St. John's University Student Health Insurance Plan (SHIP) for the 2024-2025 policy year. This notification is to remind you that your coverage under the St. John's University SHIP will end at midnight on August 14, 2025.

Rating methodology has changed for the 2025-2026 policy year and the cost for SHIP is now based specifically on the voluntary group's utilization. For this reason, the cost for SHIP has increased significantly.

	Coverage Period	Insurance Charge	Enrollment Deadline
Annual	08/15/25 - 08/14/26	\$11,862	09/18/2025

Due to the tremendous premium increase, we encourage you to review all insurance options available to you (employer, family, and Marketplace plans) before making a final enrollment decision. If needed, information for individual plan options available in the insurance marketplace can be reviewed by going to www.healthcare.gov.

If you will be a registered eligible student living OFF campus for fall 2025 semester and choose to enroll in SHIP, you will have until **September 18, 2025** to do so. There will be no exceptions for enrollment after the deadline date unless due to a qualifying life event.

Plan and enrollment information can be found [HERE](#). The enrollment form will be available June 16, 2025.

If you have any questions, please contact University Health Plans at info@universityhealthplans.com or 1-833-251-1134.

If you have graduated and will not have any insurance as of August 15, 2025, you may visit www.healthcare.gov to find individual plan options in your area.