



May 2011

Re: Wellesley College Student Injury and Sickness Insurance Plan
Policy Number 2010-395-1

Dear Graduating Student:

This letter is directed to those students graduating in June 2011 and who are covered under the Wellesley College Student Injury and Sickness Insurance Plan. Although you'll be graduating in a couple of months, the plan does not expire until 12:01 a.m. on August 15, 2011 and provides coverage to you whether you stay in the Wellesley area, travel, or go home.

The Wellesley College Student Injury and Sickness Insurance Plan provides access to any licensed provider anywhere in the United States through the United Healthcare Options PPO. When you seek services from a Preferred Provider, eligible expenses are generally covered at 100% of the Preferred Allowance while services from Out-of-Network Providers are generally covered at 80% of Usual and Customary Expense. Your prescription drug card program through United Healthcare's Pharmacy program has a national network of pharmacies at which you can have your 31-day prescriptions filled with the same \$5 co-payment for a generic drug or a \$15 co-payment for a brand name up to the plan maximum of \$1,500.

As a reminder, if you need a student health insurance ID card, to look at a brochure, or find a participating provider or pharmacy, you can access all this information online [through the "My Account" feature at www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley).

If you do not have coverage when the plan ends on August 15, 2011 and will be remaining in Massachusetts you may be eligible to enroll in one of the Commonwealth Choice health plans available through the Commonwealth Connector. To learn about the eligibility requirements, health insurance options and cost, go to www.mahealthconnector.org. If you [will be leaving](#) Massachusetts, some states offer short term medical plans and you can learn about these options by going to www.gallagherkoster.com and clicking on "Graduate Care" located in the lower right side of the screen. If you have any other questions, please contact our Customer Service Department at 800-471-7069 or Wellesleystudent@gallagherkoster.com/Wellesley.

Wishing you continued success.

Michele Bergonzi
Vice President, Account Management