Dear MICA Student:

Maryland Institute College of Art wants to ensure that all enrolled students are able to fully participate in their academic and extracurricular lives. Access to medical care, when necessary, is essential for your academic success and ensures your quality of life. This policy helps to ensure that all students will have access to health care when they need it and will not forgo obtaining proper medical care for financial reasons alone.

Maryland Institute College of Art Mandatory Student Insurance Policy

MICA has adopted the following policy that applies to our students. The policy requires all students maintain insurance coverage that covers them everyday of their higher education career.

All students attending Maryland Institute College of Art must enroll or waive out of the insurance coverage offered by the College. Students who wish to waive out of the coverage must provide proof of comparable private coverage. At this time a charge of $580.00, which includes all administration fees, has been placed on your MICA student account. Any student who does not enroll in or waive out of the insurance will be automatically enrolled in the College sponsored plan. Any waivers received after 9/30/09 will incur a financial penalty and may not be accepted.

Your response is required by 7/27/09

All students are subject to the hard waiver requirement and MICA needs a response from every student. The information collected will be held confidentially and will be shared with the MICA’s health center, so they have the most current health insurance information for you. Maryland Institute College of Art has partnered with the Hulse/QM® Healthcare Advocates (HQM) to administer the student insurance program. HQM has established a paperless format for you to purchase the MICA-sponsored plan or to submit your waiver information.

Waiver/Enrollment Instructions

NOTE: If you are waiving your eligibility for the school-sponsored plan, you will need information from your current health provider’s insurance card to complete the waiver online.

1. Go to www.hulseqm.com/myinsurance and follow the instructions to Enroll or Waive.
   • ID number: The student’s last name first initial entered without spaces
     Example: Enter John Smith as smithj
   • Password: The last 5 digits of your MICA Student ID

For questions regarding MICA’s Student Health Insurance program or the enrollment/waiver process, please call 1-800-398-8441 to speak with the Healthcare Advocates at Hulse/QM®

One Year Term Policy of Student Health Insurance available through United Healthcare. Only qualifying life event cancellations approved by the carrier are permitted.

Effective dates 8/1/09-8/1/10

Annual Cost of Insurance: $580.00
If you choose to elect the school-sponsored coverage, please complete the online enrollment form as soon as possible. This will accelerate the receipt of your medical Insurance ID card.

**Student Insurance**

This year MICA is pleased to offer student health insurance through United Healthcare for all students who are not covered by insurance through family/parents or other circumstances. Based on feedback from students and parents, the following improvements have been made to the student insurance coverage:

- Emergency Room Coverage up to a $1000 maximum with a $50 deductible per occurrence
- Doctor’s visits covered with a $20.00 co-pay*
- All enrolled students receive discounts from 10% to 50% on dental and vision services including; dental checkups, orthodontics, teeth whitening, eye exams, eyeglasses, and LASIK surgery
- Emergency Medical Travel Assistance – Available when insured is traveling more than 100 miles from home, or traveling abroad.

*In-Network Benefit

Enclosed is a brief summary of the coverage. The premium, which includes all administrative fees, for effective dates of coverage from 8/1/2009 through 8/1/2010, is:

| Annual Premium | $580.00 |

**Why a Mandatory Student Insurance Policy?**

There are several reasons why MICA has adopted this policy.

1. The types and degrees of medical conditions faced by MICA’s Health Center, have grown and will continue to grow in the future. When a student has inadequate medical insurance, it reduces the level of care that the Health Center can recommend to the student.
2. The care of injuries also increases the healthcare necessary to rehabilitate a student from an injury. Thus the costs of rehabilitation are increasing as well.
3. Recent studies indicate that the academic and extra curricular success of a student depends upon the student’s health, and therefore, the availability and quality of a student’s medical insurance.

A mandatory student health insurance policy helps maintain the health of the entire student population and provides a more comfortable environment for personal and academic success.

If you have questions on details of the insurance program, or the College requirement, please call the Hulse/QM® Healthcare Advocates, MICA’s student insurance administrator at (800) 398-8441.

Wishing you much academic success,

Christopher Salone
Director of Student Account Services
Maryland Institute College of Art

Enclosures