

The University of New Hampshire will not offer a health insurance plan for domestic students after the current plan ends on August 16, 2006. The following information is being provided to answer questions you may have as well as provide you with additional resources for more information.

Why was this decision made? Enrollment in the UNH sponsored health insurance plan has declined in recent years while, at the same time, the cost of these plans has increased considerably and benefits have been reduced. It is no longer possible to offer students an affordable plan whose benefits comply with the American College Health Association's Standards for Student Health Insurance. You can learn more about these standards at http://www.acha.org/info_resources/stu_health_ins.pdf.

Who is affected by this decision? Any domestic student who is currently enrolled in the UNH sponsored health insurance plan underwritten by MEGA Life and Health Insurance Company. Coverage under this plan will end on August 16, 2006.

What should I look for in a health insurance plan? Some things that you should look for in a health plan include appropriate coverage for preventive care, maximum benefits allowed for catastrophic illness or injury, coverage for mental health, and if there are any pre-existing exclusions or waiting periods, among other things. Once you have evaluated the benefits, you will need to weigh them against the costs of each plan.

What if I have a pre-existing condition? Upon request, you will be provided with a certificate of creditable coverage from Koster Insurance Agency that may be used to either eliminate or reduce any pre-existing condition waiting period. You can contact Koster at (800) 457-5599 or UNHstudentinsurance@Kosterins.com for more information about the certificate. You should note that you must have a new health insurance program within 63 days after your loss of coverage in order to use the certificate to waive or reduce any pre-existing condition exclusion.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes protection that guarantees access to individual policies for people who qualify and guarantees renewability of individual policies. You may find additional information about your rights under HIPAA at http://www.dol.gov/ebsa/faqs/faq_consumer_hipaa.html.

Where can I get health insurance? We feel it is extremely important that you have health insurance in order to help you get access to appropriate health care and prevent unexpected breaks in your academic program due to large medical costs. According to The State of New Hampshire Insurance Department website, the following companies are licensed to offer Individual Health Plans in the State of New Hampshire:

<p>American Republic Insurance Company PO Box 1 Des Moines, IA 50301 1-800-247-2190 http://www.aric.com</p>	<p>Fortis Insurance Company (Assurant Health) PO Box 3050 Milwaukee, WI 53201-3050 http://www.assuranthealth.com</p>
<p>Anthem BlueCross BlueShield 3000 Goffs Falls Road Manchester, NH 03111 1-800-874-7122 https://seca.anthem.com/ratequote/index.jsp</p>	<p>John Alden Life Insurance Company (Assurant Health) North Star Marketing 1900 West Park Drive, Suite 105 Westborough, MA 01581-5019 1-800-234-6762 x237 http://www.jalden.com</p>
<p>Celtic Insurance Company Sears Tower 233 South Wacker Drive Suite 700 Chicago, IL 60606 1-800-284-0060 http://www.celtic-net.com</p>	<p>MEGA Life Insurance Company (Insurance Service Center) 4001 McEwan Drive, Suite 200 Dallas, TX 75244 1-800-527-5504 http://www.megainsurance.com</p>
<p>Chesapeake Life Insurance Co. (Insurance Service Center) PO Box 982010 North Richland Hills, TX 76182-8010 1-800-733-1110 http://www.thechesapeakelife.com</p>	<p>New Hampshire Health Plan – High Risk Pool CBA/EBPA 37 Industrial Drive Exeter, NH 03833-4593 1-877-888-6447 *Certain eligibility requirements apply: http://nhhealthplan.org/</p>

As with any type of insurance, you should evaluate all of your options before deciding on a plan that will best meet your needs.