



E A R L H A M
SCHOOL *of* RELIGION

**STUDENT INSURANCE INFORMATION
2011-2012 ACADEMIC YEAR**

This memo can be found on-line at ESR's Financial Information web page.

Full-time (9+credits/session), residential students are required to carry health insurance. Less-than-full-time residential students, occasional students and ESR Access Students are not required to carry health insurance, but are encouraged to do so. You may have existing coverage, find your own plan, or use one of the following plans: **ACSA** or **BCS Insurance** Company. The two plans **have very different coverage, maximums, and premiums**. Premiums from both companies have increased this year. The brochures look similar. Be sure you choose the correct one when you enroll!

American College Student Association (ACSA) offers Low-plan and High-plan options, depending on the amount of risk you want to take and your age. Adding a spouse or children is considerably more expensive than if you are insuring yourself only. You must be enrolled in at least 3 **credits each session** to be eligible. This plan has a Preferred Provider Network. The coverage listed on the spreadsheet is for in-network; see the brochure for out-of network coverage. You should contact ACSA for an updated list of providers.

BCS Insurance offers a one-size-fits-all policy. Regardless of age, all students pay the same Annual Premium. For most students over the age of 30, BCS is more reasonable than ACSA's Low Plan, but be sure to review the exclusions, limitations and coverage. You must be enrolled in a minimum of **9 credits each session** to be eligible.

As with any investment, you want to make sure to investigate each of your options thoroughly before you make a decision. To assist you in your decision, I have prepared a spreadsheet to provide a quick comparison of the plans. See <http://esr.earlham.edu/~crowetr/insurance/Comparison.pdf>. Some of the questions you might ask yourself are:

- What is covered, what are the limitations, and are there exclusions?
- What is the deductible, the co-pay, and the premium? Is the deductible 'per incident' or cumulative for the year?
- Are prescriptions covered? Does this include name-brand or just generic?
- How about Dental, or Eye coverage?
- How much will it cost to insure my spouse, children?
- How are pre-existing conditions covered? What if there is a lapse in coverage?

To enroll, and for more detailed information:

- BCS Insurance: See the Brochure and Enrollment Form listed below. On-line enrollment is not available.
- American College Student Association (ACSA) at www.acsa.com

Below are links to various related documents:

ACSA Brochure: http://esr.earlham.edu/~crowetr/insurance/ACSA_Brochure.pdf
ACSA paper enrollment form: http://esr.earlham.edu/~crowetr/insurance/ACSA_Enrollment_Form.pdf
BCS Brochure: http://esr.earlham.edu/~crowetr/insurance/BCS_Brochure.pdf
BCS paper enrollment form: http://esr.earlham.edu/~crowetr/insurance/BCS_Enrollment_Form.pdf
Plan Comparisons: <http://esr.earlham.edu/~crowetr/insurance/Comparison.pdf>

If you have questions please contact me. I will be happy to do what I can to answer your questions or direct you to someone who can.

Sincerely,

Tracy Crowe
Business Manager
765-983-1540
crowetr@earlham.edu