

# Kettering University

1700 University Avenue • Flint, Michigan 48504-6214

May 17, 2010

Dear Student,

Kettering University has a Mandatory Health Insurance policy which requires all enrolled students to have health insurance. All students who do not need to purchase health insurance must log on to the website [www.maksin.com/KetteringU.aspx](http://www.maksin.com/KetteringU.aspx) and provide their current insurance information in order to avoid automatic enrollment in the University endorsed Student Accident and Sickness Insurance Plan and being charged the \$442.50 premium twice a year.

A benefit for "Outpatient Physical Therapy" has been added to the 2010 -2011 Student Accident and Sickness Insurance Plan. Eligible expenses for outpatient physical therapy will be payable at 80% of allowable charges in network and 60% of reasonable and customary charges out of network up to the applicable maximum benefit. No deductible or co-pay will be applicable.

We are pleased to announce that there will be no premium increases for the Student Accident and Sickness Insurance Plan for the 2010 – 2011 academic year, beginning July 1, 2010: The annual premiums for the Student Accident and Sickness Insurance Plan are:

Students Only	\$ 885.00 (\$442.50 semi-annual)
Spouse	\$2,313.00
Children	\$1,837.00

**The waiver website [www.maksin.com/KetteringU.aspx](http://www.maksin.com/KetteringU.aspx) will be available starting Tuesday, June 1, 2010 through Saturday, July 31, 2010. We encourage you to complete the waiver process as early as possible. You may receive a bill for the insurance but as long as you complete the waiver process by the July 31, 2010 deadline this charge will be removed.**

If you do not complete the waiver process by the July 31, 2010 deadline you will be enrolled in University's endorsed Student Accident and Sickness Insurance Plan for the period of July 1, 2010 through December 31, 2010 and charged \$442.50. (If you wish to purchase the plan you do not need to complete the waiver process, you will be automatically enrolled.)

**After you complete the waiver you will get a receipt number from Maksin, which confirms that your information has been submitted successfully. If any of the information you provided is not correct you will receive an email within 10 days requesting you to correct the information and resubmit the waiver.**

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**If you do not respond to the request for corrections by the deadline you will be automatically** enrolled and responsible for the \$442.50 premium.

All **International Students and Graduate Assistants who do not need to purchase insurance** are **required** to complete the waiver process to avoid being charged the insurance premium.

For the following special circumstances, please contact Sue Cook at (810) 762-9650 or [scook@kettering.edu](mailto:scook@kettering.edu) in the Wellness Center:

- Canadian Students
- Students who receive Medicaid
- Any questions regarding the Student Accident and Sickness Insurance Plan.

Although the Wellness Center may have a copy of your insurance card you are still required to complete the waiver process **online**. The Wellness Center will **not** complete the waiver for you.

**Note:** Seniors who are registered in a Thesis III extension with no additional classes do not need to complete this process and will not be enrolled or charged for the Student Accident and Sickness Insurance. However, you may see a fee for the insurance on your account. Once your graduation and thesis have been approved by the Registrar's Office, the Business Office will then remove the insurance fee.

**Special Note for Entering Class October 2010 B-Section and Entering Class October 2010 Transfer Students: You will receive a separate letter in the mail around mid-August instructing you of your waiver period.**

We look forward to assisting you in managing your health care needs.

Sincerely,



Deborah Williams-Roberts,  
Director of the Wellness Center