

Dear Student,

Health and wellness play a key role in making your academic and personal experience at University of Maryland – Baltimore (UMB) meaningful and successful. To help you achieve this, UMB sponsors a Student Health Insurance Plan (SHIP) for eligible students. All students taking 9 or more credits are charged for SHIP. If you are currently enrolled in a plan that is considered comparable to UMB's SHIP program, you may waive insurance by completing the waiver section of the Online Health Insurance Decision Form. Be mindful that not all plans are considered comparable: out-of-state Medicaid plans, out-of-state or regional HMOs, and other restrictive managed care plans will not be accepted.

CareFirst will continue to insure UMB students, and there are no changes to the design of the coverage plan offered by the SHIP program for the 2016-2017 policy year; however, we have made some important changes to simplify the enrollment and waiver process

Important: Coverage in the current Student Health Insurance Plan will end on July 31, 2016. Students who do not want a delay in their ability to access medical services or fill a prescription should select the enrollment option on the Health Insurance Decision Form as soon as possible. If you do not actively enroll, your enrollment will not be processed until after the waiver deadline of September 15, 2016.

New Enrollment & Waiver Process:

UMB is pleased to partner with Gallagher Student Health & Special Risk (GSH), a leading insurance plan manager and broker in the Student Health Insurance industry.

In partnership with Gallagher, we have made two changes to the waiver process for the upcoming plan year:

- **New Online Health Insurance Decision Form:**
 - **Waive Option:** Students who want to waive the Student Health Insurance Plan will complete the waiver section of the new *online* Health Insurance Decision form. **Paper waiver forms will no longer be used or accepted.**
 - **Enroll Option:** Students who want to continue enrollment in the SHIP plan must complete the enrollment section of the online Health Insurance Decision form. Students are encouraged to complete the online Enrollment Form as soon as possible to help ensure that coverage will be activated on the plan's effective date, August 1, 2016.

Students must elect to enroll or waive the SHIP plan no later than 09/15/2016. Students who have not submitted an enrollment or waiver form by this date will be automatically enrolled in the SHIP program.

Please Note: Any student who does not complete an online Decision either electing to enroll or waive will be automatically enrolled in the SHIP program.

- **Waiver Verification Process:**

Students who elect to waive the SHIP plan will have their information verified through the waiver audit process. This process will confirm that the alternative plan specified is currently active and considered comparable to SHIP.

To complete the Online Health Insurance Decision Form:

1. Go to www.gallagherstudent.com/UMB-Student Health.
2. Click on 'Student Waive/Enroll'.
3. Create a User Account.
4. Click the 'I want to Enroll/Waive' button.
 - a. If you want to waive, please have your health insurance card available, as you'll need this information to complete the waiver information section.
5. Follow the instructions to complete the form.
6. Print or write down your reference number. *Receipt of this number only confirms submission, not acceptance, of your form.*

If you have any questions or would like to speak with a Customer Service Representative, please contact Gallagher Student Health & Special Risk at 1-800-xxx-xxxx or by going to our website and clicking on the Customer Service link.

Wishing you a successful academic year,

Gallagher Student Health & Special Risk