

**Molloy College Students
Student Medical Insurance Plan
2020-2021 School Year
Underwritten by: Wellfleet Insurance Company
Policy Number: ST0398SH**

***** WAIVER & ENROLLMENT REQUIRED*****

****THE WAIVER APPLICATION WILL BE AVAILABLE ON JULY 15, 2020****

The following information outlines the insurance waiver procedures for students enrolled at Molloy College for the 2020-2021 school year. Please refer to the Student Medical Insurance Plan brochure located at www.mystudentmedical.com for complete details regarding the coverage, benefits, limits and exclusions.

Full Time Undergraduate Students: If you want to purchase the student insurance offered by Molloy College; please do not complete a waiver form. You will be enrolled in the insurance coverage and the premium charge will appear on your tuition bill.

Policy Term

The insurance under Molloy College's Student Medical Insurance Plan for the Annual Policy is effective 12:01 a.m. on August 1, 2020. A Covered Person's coverage becomes effective on that date, or the date the application and full premium are received by the Company or Plan Administrator, whichever is later. The Annual Policy terminates at 12:01 a.m. on August 1, 2021 or at the end of the period through which the premiums are paid. The Spring/Summer Coverage is effective 12:01 a.m. on January 1, 2021 and will terminate at 12:01 a.m. on August 1, 2021.

Eligibility

All registered, full-time Undergraduate Students of Molloy College taking 12 credits or more, with the exception of full time undergraduate students new to the school in the summer semester, are automatically covered under the Student Medical Insurance Plan at a rate of **\$2, 533** per year. Full-Time Undergraduate Students enrolling with Molloy College in the spring semester will be charged a rate of **\$1, 471** for the balance of the Policy year. The Premium is listed on the Student's tuition bill statement. This coverage is in effect for full-time Undergraduate Students 24 hours a day. **The insurance rates include an administration fee.** If you have existing medical insurance coverage under another policy (self, parent, spouse...etc.), you may waive the Molloy College Insurance. **The only way to waive the insurance is via the internet in the Lions Den Student portal, at <https://lionsden.molloy.edu/ics>.** The deadline for submitting an online waiver for the Fall Semester is **October 1, 2020**, and **February 1, 2021**, for the spring semester. Waiver requests submitted after **October 1, 2020** for the Fall semester cannot be accepted, and likewise, waiver requests submitted after **February 1, 2021** for the Spring semester cannot be accepted.

All part-time undergraduate students and all graduate students with at least 6 credit hours are eligible to enroll in the Student Medical Insurance Plan. If a part-time student wishes to purchase these benefits please complete the online Enrollment Form located at www.mystudentmedical.com. Your premium must be received by the Plan Administrator no later than **October 3, 2020** for annual coverage and **February 25, 2021** for the spring coverage and **May 30, 2021** for summer semester. The cost for the annual coverage is **\$2, 533** and the cost for the spring coverage is **\$1, 471**.

If a student should lose their existing medical coverage under another policy (self, parent or spouse) he/she must submit a copy of creditable coverage from their Insurance Carrier to The Allen J Flood Companies Inc. to be eligible for the school insurance which will take effect on the last day your previous coverage ended. To enroll in the coverage please contact The Allen J Flood Companies at 1-800-734-9326 Ext 9260. All documentation must be received by The Allen J Flood Companies within 30 days of losing your coverage.

Please contact The Allen J. Flood Companies at 1-800-734-9326 Ext 9260 if you have any questions regarding the Waiver Process and for all other questions you may have regarding the student health insurance.

Insurance Waiver Process for Full Time Only and Enrollment Procedure for Graduate and Part Time Students Only

Please follow these steps:

You will need your Molloy College Student Identification Number:

Go to the following web site: www.mystudentmedical.com

Under “College & University Students” Select Molloy College from the drop down box.

Complete the Waiver Form and click Submit to complete the waiver process.

Complete the Enrollment Form using your Visa, MasterCard or Discovery card as payment.

Coverage cannot be waived after the deadline date. Once enrolled in the insurance plan, your coverage will stay in effect for the annual policy term of August 1, 2020, to July 31, 2021, or for the spring policy term of January 1, 2021, to July 31, 2021.

In order to access information such as your ID card, submit a claim, get claims status, update your mailing address; you must first create a new account. After you create your account you will be able to access your insurance information. Please follow the instructions below. You will need your Molloy Student Identification number.

****If you already created an account please skip to step 2****

To Create a New Account

You will need your School Identification Number.

If your ID number is 6 digits, add 3 zeros in front. If it is 5 digits add 4 zeros in front.

Step 1

- Go to <http://www.studentinsurance.com>
- Type in the name of your College
- Click on “My Account”
- Click on “Create new account”
- Follow the directions to set up a new account

You can access your insurance ID card by:

Step 2

- Go to <http://www.studentinsurance.com>
- Type in the name of your College
- Click on “My Account”
- Click on “enter your email address and password”
- Follow the instructions