

A stylized, monochromatic graphic of a lion's head, rendered in shades of blue. The lion's face is the central focus, with its eyes looking slightly to the right. The mane is depicted with a pattern of overlapping, teardrop-shaped scales. The entire graphic is set against a dark blue background.

ST. MARK'S SCHOOL
Health Services

DOMESTIC
STUDENT INSURANCE



ST. MARK'S SCHOOL

May 2023

Dear Parent/Guardian:

The Accident and Sickness insurance plan offered by St. Mark's School is available for Domestic students.

Enclosed please find the following insurance materials:

- 1) A letter from our insurance carrier explaining the **NEW online enrollment procedure**, pricing, where to find the coverage summary, and answers to frequently asked questions.
- 2) Domestic Student United Health Care application for 2023-2024 accident and sickness plan (use application if not enrolling online).
- 3) Dewar's Student Accident Brochure. (**OPTIONAL FOR INTERNATIONAL STUDENTS**)
- 4) Dewar's Student Accident Application form for 2023-2024 Dewar's Student Accident Plan.

NOTE: To ensure your student is enrolled in this health insurance by the start of school, complete the insurance requirement by **July 15, 2023**. Enrollment can be completed using one of the options below:

A.) Enrollment and payment can be made directly at:

https://caaenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35

B.) Use this application and return by email to lesliedowst@stmarksschool.org.

Payments may be made by wire, ACH, Flywire or Lion Card transfer.

If you have any questions regarding any of the insurance, I can be reached at brianpontius@stmarksschool.org.

Sincerely,

Brian Pontius Controller

25 Marlboro Road, Southborough, MA 01772

tel. 508.786.6000 • www.stmarksschool.org

INTENTIONALLY SMALL, **THINKING BIG.**

St. Mark's School
Student Health Insurance
International & Domestic Students
Information for 2023-24

General Information About Student Health Insurance

Out of concern for the health and welfare of all our students, St. Mark's School requires that every student be covered by a comprehensive injury and sickness plan; one that meets the high cost of medical services and is accepted by local providers and practitioners.

Our current plan is administered by Clifford Allen Associates in partnership with Global Benefits Group, and underwritten by Crum & Forster. This plan is the best option to minimize out of pocket expenses to families if a student requires medical or behavioral health services while at school.

General Plan Details

The student health insurance plan provides primary, first dollar benefits for those who do not have any insurance or whose coverage is not accepted outside your geographical area. This plan was designed specifically for private secondary schools.

- *Please note that we will not accept medical insurance policies issued in a foreign country or from a company outside the U.S. If you have questions as to whether your child's current health insurance may satisfy the school's requirements, please contact us prior to enrolling your child.*

Common Questions & Answers

Q. When does coverage begin?

A. In accordance with the academic calendar of St. Mark's School, coverage begins on August 15, 2023.

Q. How long does coverage last?

A. You may enroll your child for a full 12 month period or a 10 month period. A minimum of 10 months of coverage is required for each student. The ending date is based on the coverage period elected, according to the table below:

<u>Coverage Period</u>	<u>Ending Date</u>
10 months	June 14, 2024
12 months	August 14, 2024

If during the school year you find you need additional months of coverage, you can purchase the additional coverage at any time. If you need additional months, please do not wait until the initial purchase period has expired before purchasing additional coverage.

Q. How do I enroll my child in the insurance plan?

A. Parents must purchase health insurance for their children through the School Landing Page (SLP), a website specially created for the school.

Q. Who can I contact if I have questions about the student health insurance plan?

A. Please contact Leslie Dowst at lesliedowst@stmarksschool.org should you have any questions prior to enrolling for coverage. Once enrolled, you may contact Clifford Allen Associates at 888-342-2224 or GBG Assist at 866-914-5333.

Enrolling For Student Health Insurance

Q. How can I access the School Landing Page (SLP) to enroll my child for health insurance?

A. Please click on the following link to access the SLP for enrollment:

https://caaenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35

Q. What steps do I need to complete on the SLP to enroll my child for health insurance?

A. Do not enroll for health insurance until your child is fully committed to attending St. Mark's School for the 2023-24 school year. Once attendance is certain, see below for step-by-step enrollment instructions:

1. Log into the School Landing Page (using hyperlink above)
2. You will be asked "Is your middle or high school student a United States citizen?" Select the "NO" response if the student is:
 - a. A non-U.S. citizen
 - b. A dual citizen (U.S. & one or more other country) not living in the U.S.
 - c. A U.S. citizen living abroad with no U.S. address
3. When asked for "Country of Origin", select the student's birth country or country of citizenship other than the U.S.
4. Select the "Enroll Now" button
5. If this is the first time enrolling the student, select "Proceed Without Login" button
6. Either J1 visa number or passport number must be entered. There is no requirement to enter both.
7. Complete all fields in the Student Information section. The email address requested should be for the family or student (if the student is 18 years of age or above) that will allow them to create an account in the GBG member portal. *Please note that the hard copy ID card will be sent directly to the school and distributed to your student once they arrive on campus.*
8. Selecting "Next" advances you to the screen where you elect the coverage period
9. Selecting "Next" advances you to the checkout screen, where you will be able to complete the insurance purchase using a valid credit card.

An email will be sent from GBG to the email address provided in step (7) above prompting the recipient to set up a secure account in the GBG Member Portal. You will be able to access the ID card in a PDF format (the hard copy ID card will be sent to the school).

Q. What other information is available through the School Landing Page?

A. There are two additional tabs at the top of the SLP that may be useful:

1. The tab labeled "Insurance Policy" has links to the Plan Summary and the Plan Brochure.
2. The tab labeled "Resources" has information about how to set up a secure account in the GBG Member Portal. You can set up your account approximately 72 hours after your enrollment is complete. Once your account is activated, you can view plan coverage, download your ID Card, view claims information, and find other helpful resources.

For International Students

Q. Who is eligible for the international student health insurance plan?

A. Students are eligible for the international plan according to the following requirements:

- International students with citizenship outside the United States
- Students with dual citizenship (U.S. citizenship + international citizenship), but whose family resides outside the United States full-time.

Q. Does the international student health insurance plan cover my child when traveling outside the U.S.?

A. The plan will cover students anywhere in the world, *except in their home country.*

Q. My international student already has health insurance. Do I need to purchase the school plan?

A. In very few cases, international families may have sufficient medical insurance coverage through their employer (for example, if you work for a U.S.-based company, overseas). If you have questions regarding your student's current medical insurance and whether or not it will be considered sufficient, please contact Leslie Dowst at

lesliedowst@stmarksschool.org.

Q. Where can I find information about the benefits included in the health insurance plan?

A. Please click on "Insurance Policies" in the top navigation bar on the SLP to access the Plan Brochure and Plan Summary.

Q. How much does coverage cost?

A. The annual premium is based on the coverage period elected and will be displayed during the enrollment process on the School Landing Page.

For Domestic Students

Q. Who is eligible for the domestic student health insurance plan?

A. Students are eligible for the domestic plan according to the following requirements:

- U.S. citizens who reside in the U.S.
- U.S. citizens whose family resides full-time outside of the United States
- Students with dual citizenship (U.S. citizenship + international citizenship), but whose family resides in the U.S. full-time

Q. Where can I find information about the benefits included in the health insurance plan?

A. Please click on "Insurance Policy" in the top navigation bar on the SLP to access the Plan Brochure and Plan Summary.

Q. How much does coverage cost?

A. Annual premium is based on the coverage period elected and will be displayed during the enrollment process on the School Landing Page.



ST. MARK'S SCHOOL
DOMESTIC STUDENT INSURANCE PLAN FORM 2023/2024

Dear Parent/Guardian:

St. Mark's School requires that every student be covered by a comprehensive Injury and Sickness health insurance plan that provides coverage for medical care while a student attends the school and is accepted by local practitioners. St. Mark's offers an Injury and Sickness Health Insurance plan for domestic students whose own insurance may not cover them while at school in Massachusetts.

Domestic families have the option of choosing a 10-month or a 12-month health insurance plan.

INJURY AND SICKNESS INSURANCE PLANS (PRIMARY COVERAGE)

This plan was designed especially for private, secondary schools and meets the mandated requirements of Massachusetts Law. Students will have access to the United Healthcare Network for the 2023-2024 school year. For more details about this insurance plan, a summary and/or full brochure can be accessed at the link below.

To ensure your student is enrolled in this health insurance by the start of school, complete the insurance requirement by **July 15, 2023**. Enrollment can be completed using one of the options below:

- 1.) Enrollment and payment can be made directly at:
https://caenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35
- 2.) Use this application and return by email to lesliedowst@stmarksschool.org.
Payments may be made by wire, ACH, Flywire or Lion Card transfer.

2023/2024 STUDENT INJURY and SICKNESS PLAN (SELECT ONE OF THE FOLLOWING OPTIONS)

STUDENT NAME: _____ DATE OF BIRTH: _____
(LAST NAME) (FIRST NAME) (MONTH) (DAY) (YEAR)

ENROLLMENT STATUS (CHOOSE ONE): **New Enrollment** **Re-Enrollment**

OPTION 1 Enroll _____ in the Premier Health Plan for a full 10-months.
(STUDENT NAME)
8/15/2023 – 6/14/2024 for \$3995.00 (10-MONTH COVERAGE)
(PLEASE NOTE THERE IS NO COVERAGE DURING SUMMER FROM 6/15/2024 – 8/14/2024)

OPTION 2 Enroll _____ in the Premier Health Plan for a full 12-months.
(STUDENT NAME)
8/15/2023 – 8/14/2024 for \$4440.00 (FULL YEAR 12-MONTH COVERAGE)

PARENT/GUARDIAN SIGNATURE: _____ DATE: _____

The Student Accident Plan

A.W.G. Dewar, Inc. currently
serves over 1200 leading
independent schools and
colleges.

2023-2024

DEWAR

Student Accident Plan

As health care costs continue to rise, many insurers are implementing cost saving measures including high deductibles and larger co-insurance payments. This places a financial burden on families who are already carrying significant cost for education.

This Plan provides reimbursement for medical expenses resulting from a student accident, which includes but is not limited to family paid deductibles and co-insurance.

Coverage highlights

- Complements existing family coverage
- Worldwide coverage
- Reimburses deductibles and co-insurance
- 24 hour coverage
- Covers accidents whether or not the student is school supervised
- No limit on number of accidents covered during policy period
- Sports related injuries are covered

This inexpensive Plan is broad in its scope and covers accidents on a 24-hour basis wherever the student may be - at school, at home or anywhere in the world - during the term of the policy. There is no limit to the number of accidents covered by the Plan during the policy term. The plan covers accidents whether or not the student is school supervised.

Benefits

The Plan will pay the medical expenses incurred by an insured student by reason of accidental bodily injury sustained (including interscholastic sports) and causing loss commencing during the period of coverage, in accordance with the following available benefits.

Pays 100% of eligible expenses incurred for services actually performed, for medical care or treatment by a doctor, hospital confinement, or for the professional care and services of a registered nurse, for each incident resulting in injury during the 24 month period* immediately following date of injury up to a maximum payment of \$1,000.

Definitions and Conditions

- “Injury” means bodily injury caused by an accident. The accident must occur on or after the effective date of the Insured Person’s coverage under the contract and while it remains in force. Loss must result therefrom directly and separately of any other causes.
- This Plan does not cover an accident occurring before the effective date of coverage.

Exclusions

Insurance is not provided for loss resulting from:

1. war, any act of war, whether declared or undeclared
2. service in the armed forces of any country
3. injury sustained while taking part in any professional or semi-professional sports contest
4. injury covered under any Worker's Compensation or Employer's Liability Law
5. injury sustained while operating, learning to operate or serving as a member of a crew of any vehicle or device for aerial navigations
6. disease or any bacterial infection
7. abdominal or inguinal hernia
8. dental treatment except treatment for injury to sound, natural teeth within 1 year after date of injury
9. taking part in a riot
10. the use of any drug, narcotic, or an agent which is similarly classed or has similar effects unless it is given by and while under the care and attendance of a doctor
11. prescription for or repair or replacement of eyeglasses or contact lenses

Policy Term

From 12:01 A.M., on August 15, 2023 to 12:01 A.M., on June 10, 2024. If payment is made after the effective date of the policy, coverage is effective from the date payment is received by the school until the end of the policy term. Late applicants are subject to evidence of insurability, if requested.

Cost

\$ 65.00 for each participating student for the policy term outlined above.

Claims

Claim forms are available at the school. The forms must be submitted to A.W.G. Dewar, Inc. within 30 days from the date of injury. Written proof of loss must be furnished to the Company or A.W.G. Dewar, Inc. within 90 days after the date of loss unless it is not reasonably possible to do so. It is recommended that covered medical bills for treatment of any injury be paid promptly and then sent to A.W.G. Dewar, Inc., Four Batterymarch Park, Quincy, MA 02169-7468 for reimbursement.

NOTE: Any provision of this coverage which, on its effective date, is in conflict with the statutes of the state in which it is issued, is amended to conform to the minimum requirements of such statute.

Contact Us

Website: www.tuitionrefundplan.com

Email: trp@dewarinsurance.com

A.W.G. DEWAR, INC.

4 Batterymarch Park

Quincy, MA 02169

Underwriter

Student Accident Plan policies are underwritten by Atlantic Specialty Insurance Company and OBI National Insurance Company. Plan policies are produced by A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency,

Four Batterymarch Park, Quincy, MA 02169. The name of each student is listed on a policy which is held by the school business office, not as agent for the insurance company, but on behalf of insured students and their parents. This leaflet is an outline of coverage for the ensuing academic year. Actual coverages are governed by the insurance policy on file in the school's business office. Coverage may change each academic year.

Academic year: 2023-2024

Form number: C56961

Coverage code: 1000 Blanket

**ST. MARK'S SCHOOL
STUDENT ACCIDENT PLAN
UNDERWRITTEN BY ATLANTIC SPECIALTY INSURANCE COMPANY
2023 - 2024 SCHOOL YEAR**

This plan reimburses the parent for any medical expense, which may arise from an accident (including sports), in which their child is injured. This plan is beneficial to families who have insurance with deductibles and/or large out-of-state co-payment requirements. Some of the features are as follows:

- Students are covered worldwide on a twenty-four-hour basis.
- Insurance pays 100% of eligible expenses incurred for services performed, for medical care or treatment by a doctor, hospital confinement, or for the professional care and services of a registered nurse, for each incident during the 24-month period immediately following date of injury up to a maximum payment of \$1,000.
- Coverage begins 8/15/23 and continues through 6/8/24.
- There is no limit to the number of accidents covered by the Plan during the policy term.

The cost for the plan is \$65.00 for the school year. See the enclosed brochure for a list of exclusions.

2023- 2024 STUDENT ACCIDENT PLAN

Please include the student's name; sign your name, and the date.

Please return the completed form and a check payable to St. Mark's School for \$65.00.
Form and payment can be mailed to:

St. Mark's School Attention: Business Office
25 Marlborough Rd
Southboro MA 01772

Please include your child's name on the lower left side of the check.

1. **YES** - please enroll _____ in the Student Accident Plan for
(Student's Name)
the 2023-24 School Year (8/15/23– 6/8/24) at an annual premium of \$65.00.

Date: _____

(Parent's or Guardian's Signature)

ST. MARK'S SCHOOL

Contact Health Services

ADRIA PAVLETIC
adriapavletic@stmarksschool.org

LESLIE DOWST
lesliedowst@stmarksschool.org

fax: 508-786-6010
phone: 508-786-6000

25 Marlboro Road
Southborough, MA 10772