

A large, stylized graphic of a lion's head, rendered in shades of blue and white, occupies the left side of the page. 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, leaf-like shapes. The entire graphic is set against a dark blue background.

ST. MARK'S SCHOOL

Health Services

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INTERNATIONAL  
AND  
DOMESTIC  
STUDENT INSURANCE  
PACKET



## ST. MARK'S SCHOOL

May 2024

Dear Parent/Guardian:

The Accident and Sickness insurance plan offered by St. Mark's School is **mandatory for all international students**. This insurance plan is also available for **domestic students**.

Enrollment and payment for the Accident and Sickness insurance plan must be completed online at the following link:

[https://caaenroll.com/?school\\_id=9488b877-6c2c-8543-ccd0-55b9291fff35](https://caaenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35)

Enclosed please find the following insurance materials:

- 1.) A letter from our insurance carrier with information and instructions for enrolling international students.
- 2.) A letter from our insurance carrier with information and instructions for enrolling domestic students.

**NOTE:** Enrollment and payment must be completed by **July 1<sup>st</sup>**.

If you have any questions regarding any of the insurance, please reach out to:

Leslie Dowst in Health Services at [lesliedowst@stmarksschool.org](mailto:lesliedowst@stmarksschool.org)

or

Kiran Kewalramani in the Business Office at [kirankewalramani@stmarksschool.org](mailto:kirankewalramani@stmarksschool.org)

Sincerely,

Kiran Kewalramani, Controller

# St. Mark's School

## Student Health Insurance - **INTERNATIONAL STUDENTS**

### Information for 2024-2025

#### 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 offered by Clifford Allen Associates with the new claims administrator Total Scholastic Solutions (TSS) 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 student's current health insurance may satisfy the school's requirements, please contact us prior to enrolling your student.*

This document is intended to address questions you may have about the insurance coverage, the enrollment process, and what to expect afterwards.

#### **Q. When does coverage begin?**

**A.** In accordance with the academic calendar of St. Mark's School, coverage begins on August 15, 2024.

#### **Q. How long does coverage last?**

**A.** You may enroll your student 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, 2025
12 months	August 14, 2025

If during the school year you find you need additional coverage, up to 12 months from the start date of the policy, you can purchase the additional coverage. 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 student in the insurance plan?**

**A.** The health insurance must be purchased for the student 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](mailto:lesliedowst@stmarksschool.org)** at the school should you have any questions prior to enrolling for coverage. Once enrolled, you may contact Clifford Allen Associates at 888-342-2224 or TSS Assist at 800-730-2417.

## **Enrolling For Student Health Insurance**

### **Q. How can I access the School Landing Page to enroll my student 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](https://caaenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35)

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

**A.** Do not enroll for health insurance until your student is fully committed to attending St. Mark's School for the 2024-2025 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. Enter the student's legal name, as it appears on their passport – no preferred names or nicknames
7. Either J1 visa number or passport number must be entered. There is no requirement to enter both.
8. 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 TSS 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.*
9. Selecting "Next" advances you to the screen where you elect the coverage period
10. Selecting "Next" advances you to the checkout screen, where you will be able to complete the insurance purchase through bank transfer, a valid credit card, or other approved payment methods via Flywire.

*An email will be sent from TSS to the email address provided in step (8) above, prompting the recipient to set up a secure account in the TSS 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 TSS 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 student 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](mailto:lesliedowst@stmarksschool.org)** at the school.

### **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.** The annual premium is based on the coverage period elected and will be displayed during the enrollment process on the School Landing Page (SLP).

# St. Mark's School

## Student Health Insurance - **DOMESTIC STUDENTS**

### Information for 2024-2025

#### 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 offered by Clifford Allen Associates with the new claims administrator Total Scholastic Solutions (TSS) and underwritten by United States Fire Insurance Company. 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. Please confirm with your insurance company that benefits will work outside your home state. If you have questions as to whether your student's current health insurance may satisfy the school's requirements, please contact us prior to enrolling your student.*

This document is intended to address questions you may have about the insurance coverage, the enrollment process, and what to expect afterwards.

#### **Q. When does coverage begin?**

**A.** In accordance with the academic calendar of St. Mark's School, coverage begins on August 15, 2024.

#### **Q. How long does coverage last?**

**A.** You may enroll your student 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, 2025
12 months	August 14, 2025

If during the school year you find you need additional coverage, up to 12 months from the start date of the policy, you can purchase the additional coverage. 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 student in the insurance plan?**

**A.** The health insurance must be purchased for the student 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](mailto:lesliedowst@stmarksschool.org)** at the school should you have any questions prior to enrolling for coverage. Once enrolled, you may contact Clifford Allen Associates at 888-342-2224 or TSS Assist at 800-730-2417.

## Enrolling For Student Health Insurance

### **Q. How can I access the School Landing Page to enroll my student for health insurance?**

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

[https://caenroll.com/?school\\_id=9488b877-6c2c-8543-ccd0-55b9291fff35](https://caenroll.com/?school_id=9488b877-6c2c-8543-ccd0-55b9291fff35)

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

A. Do not enroll for health insurance until your student is fully committed to attending St. Mark's School for the 2024-2025 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 "YES" response if the student is:
  - a. A U.S. citizen who resides in the U.S.
  - b. U.S. citizens whose family resides full-time outside of the United States
  - c. Students with dual citizenship (U.S. citizenship + international citizenship), but whose family resides in the U.S. full-time
3. Select the "Enroll Now" button
4. If this is the first time enrolling the student, select "Proceed Without Login" button
5. Enter the student's legal name – no preferred names or nicknames
6. 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 TSS 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.*
7. Selecting "Next" advances you to the screen where you elect the coverage period
8. 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 TSS to the email address provided in step (6) above prompting the recipient to set up a secure account in the TSS 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:

3. The tab labeled "Insurance Policies" has links to the Plan Summary and the Plan Brochure.
4. The tab labeled "Resources" has information about how to set up a secure account in the TSS 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 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 Policies” 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 (SLP).



# ST. MARK'S SCHOOL

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## Contact

### Health Services

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