June 2016

Dear Franklin & Marshall Students, Parents, and Guardians:

Like virtually all colleges and universities, Franklin & Marshall College requires each student to have health insurance in order to enroll in school. I'm writing today to give you information that will help you select an insurance option for the 2016-17 academic year that is right for your student and your family. During the summer, you will be contacted by our health insurance administrator, Hulse/QM, and at that time you will need to select your insurance option for the coming year.

Please read this letter carefully, as we are offering three unique options in response to the requirements of the Affordable Care Act and the evolving dynamics of the health care marketplace.

**Enhanced Student Health and Counseling Services at F&M**

As background, I want to share with you that we have taken major steps during the past year to develop a stronger and more comprehensive approach to student health and counseling. In February, 2015, we announced the selection of Lancaster General Health (LG Health) (http://lancastergeneralhealth.org/LGH) to become our partner as we expand the scope of our health and counseling services. LG Health is an ideal partner with which to develop a premier student health program; its extensive network of inpatient and outpatient care includes Lancaster General Hospital, located less than a mile from campus, and its Lancaster General Health Physicians group includes nearly 300 family doctors and specialists throughout the area. In the spring of 2016, Lancaster General Health became a member of the University of Pennsylvania Health System.

By fall 2016, we and LG Health/Penn Medicine will open a new, state-of-the-art Student Wellness Center at our College Square facility located next to the Alumni Sports and Fitness Center.

**Choosing the Appropriate Health Insurance Plan**

It is essential that your student has health insurance that includes access to in-network health care providers in the Lancaster area. There are several ways that you can ensure this coverage prior to enrollment in August 2016.

As in prior years, the College will assess all students a $50 per semester Health Services Fee* to help cover basic operational and facility costs, as well as health education and wellness programs.

In the summer, you will receive information from our health insurance administrator, Hulse/QM, regarding your insurance options and the waiver process if you wish to cover your student through your personal insurance policy. You will be asked at that time to choose from among the following three options:
Option 1: Comprehensive Student Health Insurance Plan (SHIP) — $1,800 for the 2016-17 academic year (12 months of coverage)

The annual cost for the SHIP for 2016-17 is $1,800 ($150 per month) for Gold-level coverage provided by Highmark Blue Cross and Blue Shield. Please refer to http://hulseqm.com/studentportal for additional plan details.

The SHIP includes the cost* of pre-funding covered services at the Lancaster General Health at F&M Student Wellness Center, which means that you will not pay for medical visits, group counseling, up to seven individual counseling visits, laboratory services (not including reference laboratory tests), medical supplies and medications, and preventive-care services mandated by the Affordable Care Act, and other services and supplies for treatment of illness or injury. Please be aware that you may be charged for certain travel immunizations, employment physicals, and other services specifically excluded or limited.*

If enrolled students are not covered by any other health insurance, they will be automatically enrolled in the SHIP. As a reminder to our international students, they must select the SHIP option.

Option 2: Complementary Care — $300 for the 2016-17 academic year

This year, we are providing a new option to better respond to the needs of many F&M students and their families. If you have personal insurance that allows you to waive enrollment in F&M’s SHIP but have limited in-network options for the Lancaster area and/or a high deductible, you may want to consider purchasing Complementary Care.*

Students covered by Complementary Care will not pay for covered services at the Lancaster General Health at F&M Student Wellness Center. Complementary Care also provides limited in-house lab testing and one visit per semester, at no cost to the student, for covered services received at LG Health Urgent Care-Lancaster, including one doctor visit, imaging, lab and procedures.

In addition, Complementary Care provides unlimited group counseling services and up to seven individual counseling visits. The student’s personal insurance will be billed when he/she is either referred to a counselor in the Lancaster area or receives more than seven individual counseling sessions at Lancaster General Health at F&M Student Wellness Center. The student will be fully responsible for any cost not covered by personal health insurance.

Option 3: Personal insurance only for 2016-17

If you have health insurance that meets F&M’s requirements, then you simply need to complete the waiver process confirming that fact. You will have until September 15, 2016, to complete the waiver process.

NOTE: Completing the waiver process and choosing to use personal insurance may cause students to worry about their health information becoming available to other family
members. We encourage students and their families to discuss this issue when choosing the health insurance that seems most suitable.

For students choosing not to purchase the SHIP program or the Complementary Care program, it is important to note that their personal insurance will be billed for any services or supplies provided at Lancaster General Health at F&M Student Wellness Center, just as if services were obtained at a provider in the student’s home community. For 2016-17, the continuing Health Services Fee* will cover visit co-payments not covered by your insurance for care received at Lancaster General Health at F&M Student Wellness Center, but it will not cover deductibles, co-insurance or other costs not covered by your insurance.

We at Franklin & Marshall and our colleagues at Lancaster General Health/Penn Medicine are excited by the new framework for student health care on the F&M campus. If you have questions about any of these health insurance options for your student, you may call Hulse/QM at 800-433-2042, and they will be happy to advise you.

Best wishes for a great summer. We look forward to seeing our F&M students back on campus in August.

Sincerely,

Margaret L. Hazlett
Dean of the College

*The Health Services Fee as well as the charge associated with pre-funding the Comprehensive SHIP or Complementary Care are considered Student Administrative Health Fees (SAHF) under the Affordable Care Act. These SAHF fees are governed by a plan document — which includes the complete description of covered services, benefits, limitations and exclusions, and other special provisions — that will be available later this summer at the F&M website.