

2007-2008 Westminster Theological Seminary Student Insurance Program

In an ongoing effort to keep premiums for the insurance plans down, effective September 1, 2007 we have made changes to the plans being offered. These changes were brought about as the result of a proposed 14% increase to the current rates starting in September. Please see below for an overview of the plan changes and the attached benefit summaries for more comprehensive benefit outlines.

	Current Plan	Effective 09/01/2007
Office / Outpatient Care		
Doctors Office Visits		
Primary and OB/GYN	\$20	\$30
Specialists	\$40	\$50
X-Ray/Radiology/Diagnostics		
Routine radiology	\$40	\$50
MRI/MRA, CT Scans	\$80	\$100
Mammograms	\$0	\$0
Preventative Services		
Routine GYN / Pediatric Immunization	\$20	\$30
Facility / Ancillary		
Hospital Services	\$250/Day Max. 5 Days (\$1,250)	\$400/Day Max. 5 Days (\$2,000)
Emergency Room	\$100	\$125
Out of Network		
Out of Network benefits remain the same for the PPO plan and do not apply to the HMO plan		
Prescription Drugs	\$15/\$35/\$50	\$20/\$40/\$60
Vision Plan – Remains the same		

Monthly Rates

	HMO Current	HMO 9/1/07	POS Current	POS 9/1/07
Single	\$205.69	\$216.52	\$206.60	\$221.00
Single/Child	\$366.82	\$382.19	\$368.44	\$390.18
Single/Children	\$366.82	\$382.19	\$368.44	\$390.18
Single + Spouse	\$473.47	\$491.83	\$475.47	\$502.14
Family	\$603.73	\$625.77	\$603.73	\$638.92

Enrollment packets will soon be available in the Student Affairs Office. Representatives from the insurance company will be available on campus on Wednesday, August 29 (Orientation Day) and September 6th (first day of classes) to assist with enrollment and answer questions.

September premiums will be due at the time of enrollment. For those continuing with the insurance plans, premiums are due September 1. Please note starting with October and all subsequent months premiums (made payable to Health Benefits, Inc.) should be mailed to:

Health Benefits, Inc.
Post Office Box 1040
Willow Grove, PA 19090

Premiums are due the 20th of the month for the subsequent month. For example, premium for October coverage is due September 20. Failure to remit your premium on a timely basis will result in the implementation of a procedure for re-classifying your status to part-time. After you receive a warning for non-compliance, you will be dropped from classes over and above the 11 credit mark. Your account will be put on hold and you will not be allowed to register as a full-time student for the following semester.