

Dear Student,

Each year St. John's University engages in a comprehensive review and negotiation process with the primary goal to provide students with a cost-effective health insurance program with quality benefits. This year we have been challenged even more to look at the overall cost increases, which have been major. After much review and analysis, St. John's University with University Health Plans has decided to discontinue coverage for dependents of students effective for the 2016-2017 policy year.

Existing coverage for dependents will remain in effect only until August 14, 2016.

Universities are not mandated to provide an insurance program for dependents but historically, the St. John's University Student Health Insurance Plan has. However, with soaring medical inflation and the goal of providing a quality and affordable health plan for students, dependents will no longer be considered eligible for the student plan.

We realize that it is important to have a health insurance plan for your dependents while you pursue your academic career at St. John's University. Therefore, alternative health insurance programs have been identified for your dependents to examine and determine if they are appropriate for their health care needs. This information is posted on the New York Marketplace website. Please note that these plans are readily available in New York but St. John's University is unable to endorse any of these posted plans or any other health insurance plan. These are simply options for you to explore before making a final decision.

In New York-www.nystateofhealth.ny.gov The New York State Health Insurance Marketplace is an independent agency that helps New York residents find health insurance coverage. This website offers information about marketplace plans (where you can compare and purchase insurance plans from various carriers) and state Medicaid plans (low-or-no-cost insurance programs for qualifying uninsured adults).

Outside of New York-www.healthcare.gov This website is managed by the U.S. Department of Health & Human Services. This online tool provides information on health insurance options throughout the United States.

If you have questions, please contact University Health Plans at 1-800-437-6448.