



Spring 2007

Dear student and parent(s),

University of Detroit Mercy is vitally interested in the health and welfare of its students and seeks to ensure that they have access to necessary medical care. **Beginning with the 2001-2002 academic year, UDM required that all residential (dorm) students carry health insurance.** UDM highly encourages all other students to have adequate health insurance coverage.

In cooperation with Specialty Risk Group International, Inc., we are pleased to make available a student health insurance plan designed specifically for UDM students. Specialty Risk Group International is a leading broker in student accident and sickness plans, providing coverage at a cost families can afford. The plan is underwritten by Combined Insurance Company of America and will provide coverage for a full twelve months from August 20, 2007 to August 20, 2008.

All residential (dorm) students taking 3 or more credits will automatically be enrolled in the plan unless they sign a WAIVER FORM containing proof of comparable coverage by the published deadline.

All other students, including those undergraduates living off-campus and those in graduate programs, who want to participate will do so on a **voluntary basis**.

Please review your existing insurance plan and benefit package to determine the adequacy of its coverage. A University of Detroit Mercy Health Insurance Brochure, containing a complete plan description, along with an Enrollment Form and Waiver Form, are enclosed.

Note: Changes have been made to the plan in comparison to previous years. Be sure to carefully review the enclosed brochure and gain a full understanding of the new requirements and benefits being offered.

Deadlines:

- Voluntary enrollment participants.....September 9, 2007
- Residential (dorm) students.....September 2, 2007
- Absolute cut-off date for waiver acceptanceNovember 4, 2007

Billing:

- **Voluntary** enrollment participants **must send payment** with their enrollment card to **Administrative Concepts, Inc.** in **Wayne, PA**, or **enroll online at www.specrisk.com**.
- **Residential (dorm) students** will have a one-time charge appear on your Student Account. **Please do not send payment now.**

For general insurance and benefit questions, please contact Specialty Risk Group at **877-581-2672**

Sincerely,



Connie Biskelonis APRN,BC
Director, UDM Health Center

QUICK REFERENCE

Voluntary Students (Off-Campus Undergrads & All Graduate Students):

Deadline for enrollment: **September 9 2006**, enrollment can continue throughout the year but your start date will be based upon the receipt of your payment along with your enrollment card
Send enrollment card and payment to **Administrative Concepts, Inc.**, or **enroll on-line at www.specrisk.com**.
Insurance Cards will be mailed to you directly.

Residential (DORM) Students:

If you have insurance, you **must** mail in a **waiver** form with your insurance information on it
If you need the UDM Insurance, do nothing. You will automatically be enrolled and your student account charged.
Deadline for waiver acceptance: **September 2, 2006.**
Absolute cut-off date for waiver acceptance: **November 4, 2006.**