

Fall 2010

Dear Sage College Students and Parents:

**Policy Number: CUH201860**

Due to the high cost of medical care, The Sage Colleges require that all full-time undergraduate students maintain insurance for a basic level of medical care for both their physical and financial well being. The College offers an affordable medical insurance program for all full-time students that do not have health insurance or wish to purchase additional coverage. A brochure describing the insurance plan can be obtained by visiting Program Administrator's website at: [www.ajfusa.com](http://www.ajfusa.com)

All full-time undergraduate students are covered for Basic Accident Expense Benefits, with a medical expense limit of \$15,000 per injury, and Accidental Death and Dismemberment Benefits of \$2,000 at no additional cost to the student. This coverage is automatic and you are not required to complete any additional paperwork to enroll.

Basic Sickness Benefits, with a \$15,000 medical limit per sickness, are also available for a modest premium. These benefits are being offered on a Waiver basis. **All full-time RSC and day SCA students will be charged the annual premium for this coverage unless they can demonstrate proof of other health insurance by completing a Waiver.** The waiver form is available on the Program Administrator's website at: [www.ajfusa.com](http://www.ajfusa.com).

If you have existing Accident and Sickness insurance coverage under another policy (self, parent, spouse, etc.) – you may waive the Sage College Basic Sickness Medical Expense Insurance. The only way to waive the insurance is via internet [www.ajfusa.com](http://www.ajfusa.com). The deadline for requesting a waiver of the insurance premium of \$547.00 annually is September 17, 2010. Requests for waivers after the deadline date will not be honored and you will remain covered under The Sage Colleges Accident and Sickness plan for the policy term of August 30, 2010 to August 30, 2011. The deadline for requesting a waiver of the insurance premium of \$363.00 for the spring term is February 6, 2011. Requests for waivers after the deadline date will not be honored and you will remain covered under The Sage Colleges Accident and Sickness plan for the policy term of January 1, 2011 to August 30, 2011.

Full-time Sage After Work and Sage Graduate School students may elect to enroll in the plan on a voluntary basis. You may enroll in the Student Accident and Sickness Insurance Plan, via the internet using the Program Administrator's website at: [www.ajfusa.com](http://www.ajfusa.com). Visa, MasterCard and Discover are acceptable payment methods.

You may also enroll by completing the enrollment form located via the internet using the Program Administrator's website at: [www.ajfusa.com](http://www.ajfusa.com). Please print the enrollment form and mail with a check or money order to: [The Allen J. Flood Companies, Inc., Two Madison Avenue, Larchmont, NY 10538](http://www.ajfusa.com). The deadline to enroll in the Student Accident and Sickness Insurance plan is September 19, 2010 for the annual coverage and February 6, 2011 for the spring coverage. The annual premium for full-time Sage After Work and Sage Graduate School students is \$684.00 and the spring premium is \$502.00.

Please consult the brochure available on The Allen J. Flood Web-Site at [www.ajfusa.com](http://www.ajfusa.com), for a complete listing of the Schedule of Benefits, state mandated benefits, terms, conditions and exclusions and limitations. If you have other questions or concerns, please do not hesitate to contact our office at the number shown above.

Sincerely,

Kimberly Higgins  
Director of Student Accounts