Student Insurance Options for 2014-15

I need health insurance, what are my options?

Option A: Enroll in the ELCA Seminary Student Plan.

- The annual premium for a full time student is $3,566
- It is a "Gold Plan"
- Pre-existing conditions covered
- Wellness benefits covered with no deductibles or co-pay obligation
- The plan has a $500 deductible and pays at 80% when a preferred provider is used
- The out of pocket maximum is $5,000 when in network
- The plan includes Global Emergency Services

Option B: Go to the Marketplace, www.healthcare.gov

- You'll learn if you can get lower cost of premium
- If you qualify for subsidies or Medicaid
- You can compare insurance plans offered by private companies
- Coverage available is on a calendar year basis
- If you drop your coverage, you cannot re-enroll until the following year

Please keep in mind…

The monthly premiums for any of the plans that are offered through the Health Insurance Marketplace are based on several factors:

- Your age
- Your smoking status (some regions do not allow smoking status to be considered)
- Where you live
- The number of people enrolling with you (e.g., spouse or child)

For further information please visit:

http://www.healthpocket.com/obamacare/obamacare-insurance-metal-plans

IMPORTANT DATES TO REMEMBER REGARDING THE HEALTH INSURANCE MARKETPLACE!

- **Open enrollment for 2014 ends on March 31, 2014**
- **Open enrollment for 2015 is November 15, 2014 to February 15, 2015**

The above outline is only a quick reference and does not limit nor amplify the benefits described in the Plan Document which contains a complete description of the terms, conditions, Exclusions and Limitations of the Plan.