To All Returning Colby Students,

It is that time of year when Colby requires you to verify that you have health insurance coverage for the upcoming year. This process has not changed since last year; however, the cost of coverage for those students who enroll in the Commercial Travelers insurance program has increased.

The Commercial Traveler’s plan fully complies with the Affordable Care Act. Colby has recently obtained revised premium quotes compliant with this act and the cost will be $1,669 for the upcoming year. Please visit [healthcare.gov](http://healthcare.gov) for more information about coverage of preventative services.

The College is committed to ensuring that all students have adequate health insurance coverage while enrolled at Colby. To that end, all full-time students are required to document that they have health insurance coverage while enrolled at Colby College or on a College-billed program. If you have your own coverage and wish to waive the Commercial Travelers plan, your insurance must be provided by a U.S. carrier and must provide comparable coverage ([click on link to review comparable coverage](http://example.com)) to that offered by the Commercial Travelers plan. Information about the Commercial Travelers plan can be found [online](http://example.com).

While visits to Garrison-Foster Health Center are offered at no cost, we often utilize MaineGeneral Medical Center for services, which include some laboratory studies, radiology, emergency, and specialty care. Please contact your insurance carrier to ensure that coverage is provided for services in the Waterville area.

**Enrollment Procedure**

In July students are billed the annual premium of $1,669 for the Commercial Travelers Student Accident and Sickness Insurance Plan. You must complete this registration every year you are at Colby. The registration form is [online](http://example.com). Access to this online form requires your Colby login and your date of birth. If you wish to forward this email to a parent for completion, you may do so.

If you do not complete the registration form by Aug. 1, 2017, you will automatically be enrolled in and held responsible for the annual premium of $1,669. If you complete the health insurance registration form indicating that you have coverage and waive the Commercial Travelers plan, the $1,669 charge will be removed from your student account statement.

Regardless of what your decision is regarding health insurance, all services at Garrison-Foster Health Center are available to all students at Colby College.

Thank you for your help in this matter. Should you have any questions about insurance coverage, do not hesitate to contact Lisa Farrington at the Cross Insurance Agency at [1-800-537-6444](tel:1-800-537-6444), or review the insurance brochure noted above.

Sincerely,

Paul D. Berkner, D.O., F.A.A.P.
Medical Director
Garrison-Foster Health Center, Colby College