To: St. John’s University Students and Their Parents  
From: St. John’s Health Center  
The Director of Athletics  
VP of Student Development  
Date: March 1, 2007  
Subject: Insurance for the 2007-08 Academic Year

The high price of health care in the United States can present serious financial risks for those who are not adequately covered by comprehensive medical insurance. St. John’s wants to protect students and their families from unanticipated health care costs. **As of fall 2004 health insurance became mandatory for all full time students (12 credits of more per semester) and/or any student living on campus.** St. John’s University students are required to carry adequate health insurance coverage (comparable to or better than the SAS insurance plan offered through the school). The minimal standards of coverage (for students not involved in intercollegiate sports) are:

- Major Medical Benefit of $50,000 per accident or illness
- Additional requirements for International Student Medical Evacuation benefit of $10,000
- Repatriation of Remains benefit of $7500

Students covered under a current health insurance policy outside of St. John’s University may waive out of the Student Accident and Sickness Insurance Plan (SAS) offered by the university. To do so they must fill out an **Insurance Information/Waiver Form** with their current insurance information. This form must be returned to the St. John’s Health Center by the required deadline date. **IF YOU DO NOT RETURN THE COMPLETED FORM BY THE DEADLINE YOU WILL AUTOMATICALLY BE COVERED UNDER THE SAS PLAN, AND YOUR STUDENT ACCOUNT WILL BE BILLED FOR THE PREMIUM.**

SAS coverage will become invalid for students who leave school within 31 days of their effective date of coverage, and these students will be eligible for a refund. All other refunds will be subject to a Review Board which will convene 2 weeks after the deadline date. A letter requesting a refund must be written to the St. John’s Health Center. **After that time no refunds will be considered.**

St. John’s University students must notify the St. John’s Health Center if health insurance coverage lapses or changes.

St. John’s University assumes no responsibility for verifying the standards of coverage of individual policies, nor will the university be liable for any medical expenses incurred by students.

**NCAA REQUIREMENTS FOR STUDENT-ATHLETES**

**As of fall 2005, the NCAA has changed its insurance procedures/requirements.** All St. John’s University **student-athletes** (participating in intercollegiate sports) must provide evidence...
of insurance that includes coverage for athletically-related injuries. This is a pre-requisite for practice and competition. **No student-athlete will be allowed to participate in any way until such evidence of current insurance coverage is on file with the St. John’s Health Center.**

**Insurance coverage for student-athletes must have a Major Medical Benefit of at least $75,000 and cover athletically-related injuries.** If you have questions regarding the terms of your coverage, **YOU** should contact your insurer immediately. Please be sure to note if there are any exclusions in your policy regarding athletic try outs or athletically-related injuries. If your insurance does not meet these requirements, the student-athlete will not be able to participate on St. John’s University athletic teams until these minimums have been met.

The NCAA’s Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a $75,000 deductible. This coverage does not qualify as the basic coverage required for participation in athletics at St. John’s University. It is supplemental coverage in the event of a catastrophic injury. More information can be found on the NCAA’s web site at [www.ncaa.org](http://www.ncaa.org).

All St. John’s undergraduate students (full time or living on campus) must fill out and/or return:
- The Insurance Information/Waiver form
- A copy of your insurance card, front and back

All Graduate students (full time or living on campus) must fill out and/or return:
- The Insurance Information/Waiver form
- A copy of your insurance card, front and back

**THIS INFORMATION MUST BE TURNED IN BY AUGUST 1, 2007**

St. John’s Health Center  
P.O. Box 7177  
Collegeville, MN 56321  
Phone: (320) 363-3142  
Fax: (320) 363-3124

If you have any questions please contact the St. John’s Health Center at (320) 363-3142.