

Bowie State University
Accident and Sickness Insurance Plan
2011-2012 School Year
Policy Number: UEL2900S

**Waiver and Enrollment Instructions for Domestic Students Only
Full-Time, Part-Time and Graduate**

The following is information regarding the Enrollment and Waiver procedures for students enrolled at Bowie State University for the 2011-2012 school year. **Please refer to the Student Accident & Sickness Plan brochure located at www.ajfusa.com for complete details regarding the coverage, benefits, limits and exclusions.**

POLICY TERM

The insurance under Bowie State University's Student Accident and Sickness Coverage becomes effective at 12:01 a.m. on August 30, 2011. An Insured Person's coverage becomes effective on that date or the date the application and full premium is received by the Company or Plan Administrator, whichever is later. The Spring Semester is effective at 12:01 on January 23, 2012 and will terminate at 12:01 a.m. on August 30, 2012.

ELIGIBILITY

Full-Time Undergraduate Domestic Students: All full-time undergraduate Domestic students are automatically enrolled in the Bowie Basic Insurance Plan and, the premium charge will appear on your tuition bill. If you have existing health coverage under another policy (self, parent, spouse, etc.), you may waive the Bowie Basic Insurance Plan by submitting a waiver and presenting evidence of your own annual health insurance coverage. The waiver form is available on the Program Administrator's website at: www.ajfusa.com. The only way to waive the insurance is through the online waiver. If you waive the plan, you will not be charged on your tuition bill. **The deadline for requesting a waiver for the annual insurance premium is October 15, 2011.**

Please contact The Allen J. Flood Companies at 1-800-734-9326 if you have any questions regarding the Waiver Process.

Part-Time and Graduate Domestic Students: Part-time and graduate domestic students are NOT automatically enrolled in the Bowie Basic Insurance Plan. However, they can choose to enroll on a voluntary basis. To enroll in the plan, please complete the online enrollment form at www.ajfusa.com.

VOLUNTARY OPTIONAL PLAN

All Full-Time Undergraduate, Part-Time and Graduate Students who are enrolled under the Bowie Basic Accident and Sickness plan may also purchase **Part III – Voluntary Optional** Student Accident and Sickness Medical Expense Benefits on a Voluntary basis. The semester premium for the Voluntary Optional Plan is **\$375.00**. If you wish to purchase this coverage, please do so via the internet using the Administrator's website at: www.ajfusa.com. **You must purchase the Basic Accident and Sickness plan in order to purchase the Voluntary Optional Plan.**

Bowie Basic Accident and Sickness Plan Waiver Process

If you are a **Full-Time Undergraduate Domestic Student** and have comparable Health Insurance, you may waive the Bowie Basic Accident and Sickness Plan by completing a Waiver Form on-line. **Please follow these steps:**

You will need your Bowie State University Student Identification Number

- Go to www.ajfusa.com
- Under “Tools For Students, Participants & Policyholder” please choose the link for: “College & University Students” then select your school from the drop down box
- Complete the Waiver Form and submit it to our office

On-line Enrollment Procedure for Bowie State University Domestic Students

For All Part-Time and Graduate Students (Basic and Optional plans)

For Full-Time Undergraduate (Optional plan ONLY)

Please follow these steps:

- Go to www.ajfusa.com
- Under “Tools For Students, Participants & Policyholder” please choose the link for: “College & University Students” and then select your school from the drop down box.
- Complete the Enrollment Form online using one or two methods. You may enroll in the Student Accident and Sickness Insurance Plan, via the internet using the Program Administrator’s website at: www.ajfusa.com; Visa, MasterCard and Discover are acceptable payment methods.

The deadline for Enrolling in the Fall is October 15th, 2011 and Spring is March 15th, 2012

- Or you may complete the enrollment form online, print and return the enrollment form with your check or money order to the Plan Administrator, The Allen J. Flood Companies, Inc. at 2 Madison Avenue, Larchmont, NY 10538. ***Please note, any enrollments submitted after the deadline will be covered from the date after the Plan Administrator receives both the application and premium. Premiums will not be pro-rated.**