

Dear USP Student:

University of the Sciences in Philadelphia (USP) requires that all full-time students (as defined by their respective academic programs) have personal health insurance. This is a longstanding University policy that is detailed further in the USP Student Handbook and is consistent with national recommendations for higher education in general as well as for health professionals-in-training.

Annually, all full-time students who do not provide proof of valid coverage prior to the deadline (09/11/09) will be billed \$406 for one semester of health insurance on their fall 2009 statement of account. An additional \$406 charge will be added to your spring account, if you enroll full-time in the spring 2010 semester, to bring the annual charge for insurance to \$812 for the period from 8/15/09 to 8/15/10.

Please note that any further insurance communications will be made to your campus email address. It is important that you monitor your emails for important Student Health Insurance messages.

In order to review the USP Student Insurance Plan benefits, enroll dependents, print out an ID card, or waive the insurance, please go online to USP Student Health and Counseling's webpage - <http://www.usp.edu/shac> and click the "Student Health Insurance" button. From there, you will be able to obtain further details regarding the USP-sponsored plan and also link directly to the insurance provider's official website for USP students. You will be asked to provide your Student ID Number and date of birth to authenticate your record.

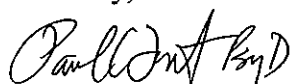
Please note that the insurance provider's official website will not go "live" until mid-July. Until then, you are welcome to visit the USP Student Health and Counseling website listed above to obtain further details on plan benefits, including rates for spouses and dependents.

If you do not wish to enroll in the USP-sponsored plan, you must complete the on-line waiver process via the online module referenced above.

If you have questions regarding any of the medical insurance issues mentioned above, please contact our plan manager, Collegiate Insurance Resources at 800-322-9901, or USP Student Health and Counseling at 215-596-8536.

Best wishes for a healthy and productive academic year.

Sincerely,



Paul C. Furtaw, Psy.D.
Director – Student Health & Counseling