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August 5, 2013

Dear William Paterson University Student:

I am writing to provide you with information about a recent change in state law regarding health insurance for full-time college students in New Jersey. We want to explain the options regarding health insurance so that you can make the right decision for you and your family.

As of July 5, 2013, New Jersey colleges and universities are no longer mandated to require health insurance for full-time students; however, the University is still obligated to offer a health insurance plan. The state law changed after the contract for the health insurance plan offered by William Paterson and the other state public colleges and universities had been signed for the 2013-14 academic year. Since all full-time students will be required to have health insurance as of January 1, 2014 under the federal Affordable Care Act, we have decided to ensure continuity of insurance by continuing to require that our students are covered by a health insurance plan.

We believe that the University's plan, offered through United HealthCare, offers a very good value for the cost, and you are welcome to continue with this plan. Alternately, you may choose to research and select another health insurance plan; if you choose this option, or if you are already covered by a health insurance plan, you must fill out the waiver form demonstrating proof of health insurance, which is available at www.firststudent.com.

If you choose to explore other health insurance options, the State of New Jersey Department of Banking and Insurance provides rate sheets for various insurance company plans for individuals with several coverage options. Information can be found at the following website:

http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcrates.htm

Please be aware that when the federal Affordable Care Act takes effect on January 1, 2014, your options regarding health insurance may change. We will provide you with additional information as it becomes available. In addition, our Counseling, Health, and Wellness Center will continue to provide University students with a full range of clinical services at no additional cost.

Enjoy the remainder of your summer.

Sincerely,

John A. Martone, PhD

Vice President for Student Development