



Dear Union College Students and Families,

The Bursar's Office provides billing and payment support to students and families through WebAdvising ([webadvising.union.edu](http://webadvising.union.edu)). The site also includes links to the electronic payment option, monthly payment plan, and the Gallagher Student Health web site for health insurance. Students also use WebAdvising to register for classes and to obtain their grades.

Students should grant their parent's access to WebAdvising. This will enable both parents and students to receive emails alerting them to payment due dates. Just click on the WebAdvising link within each email and log in.

The enclosed sheet provides a brief overview of all billing information, including important dates and telephone numbers.

Union requires that all students have health insurance. All students are billed in July for the Union College health insurance and are required to enroll in or waive the coverage. Please note that the student health insurance charge can only be credited for U.S. citizens if the student or parent completes the online waiver form identifying alternate coverage. ***The health insurance waiver form must be completed annually and is due this year by Aug. 11.*** CDPHP is the student health insurance provider for coverage effective August 1, 2017 through to July 31, 2018.

International students are automatically enrolled in the health insurance provided by HTH Worldwide.

If you have any questions, please contact the Bursar's Office at 518-388-6106 or email [bursar@union.edu](mailto:bursar@union.edu).

Sincerely,

A handwritten signature in black ink that reads "Kathleen Heisinger".

Kathleen Heisinger  
Bursar

### Electronic Student Account Access

Student account information is available to students and parents at <https://webadvising.union.edu>. Billing and payment information is updated daily.

Students should grant their parents access to their WebAdvising accounts. This will enable both students and parents to receive a billing email informing them when there is a payment due date approaching. Log-in at any time to view billing material from the current or previous cycle. For more detailed information, please visit our web site at [union.edu/finance/bursar](http://union.edu/finance/bursar). WebAdvising also has links to the electronic payment gateway, student health insurance, and financial aid sites.

### Student Health Insurance

Union requires all students to have health insurance coverage. All students are billed for the health insurance in July and coverage is effective from August 1, 2017- July 31, 2018. **All students must enroll in or waive the Student Health insurance plan by August 11.** The amount billed for health insurance can only be removed from your account upon successful submission of the online waiver form.

Enrollment in the student health insurance provided by HTH Worldwide is mandatory for all international students.

### PAYMENT OPTIONS

#### CHECK PAYABLE TO:

Union College  
PO Box 414668  
Boston, MA 02241-4668

*This address is a bank lockbox for payments only.*

#### MONTHLY PAYMENT OPTIONS

If started by July 1, you can spread your payments over a period of up to ten (10) months (July through April). Note that there is a \$45 application fee. Enroll online at: <https://tuitionpaymentplan.com/union>

#### ELECTRONIC ONLINE PAYMENT

U.S. accounts only, use this secure website: [www.union.edu/makeapayment](http://www.union.edu/makeapayment)

#### PAY TO STUDY

*International* Students pay at your local bank, in your home currency, no wire or bank transfer fees, and receive a lower currency exchange rate using: <https://unioncollege.paytostudy.com>.

#### CREDIT CARDS

Union College does not accept credit cards for student account payments.

STUDENT CHARGES	ANNUAL	TRIMESTER
<b>COMPREHENSIVE FEE</b>	<b>\$66,609</b>	<b>\$22,203</b>
<b>OFF-CAMPUS HOUSING REBATE</b>	<b>\$ 6,477</b>	<b>\$2,159</b>
<b>OFF-CAMPUS BOARD REBATE</b> (All students have a minimum \$200 declining balance meal plan)	<b>\$4,791</b>	<b>\$ 1,597</b>
<b>LAUNDRY USAGE</b> (Resident students only)	<b>\$75</b>	<b>\$25</b>
<b>STUDENT HEALTH INSURANCE</b> (Charged in the fall)	<b>\$1,533</b>	

All other charges, such as International Program fees, mini-term fees, bookstore and health service charges, and any additions to declining balance meal plans are billed on actual usage.

# ➤ BURSAR STUDENT ACCOUNT INFO

## 2017-2018

### BILLING

There are six billing dates each year.

- ❖ Three billing dates for the Comprehensive Fee (Tuition)
- ❖ Three for any incidental charges (Bookstore, Dining, etc.)

TYPE OF BILLING	BILLING DATE	DUE DATE
<b>Comprehensive Fee-Fall</b>	<b>July 11, 2017</b>	<b>August 11, 2017</b>
<i>Incidental Charges-Fall</i>	<i>September 20, 2017</i>	<i>October 4, 2017</i>
<b>Comprehensive Fee-Winter</b>	<b>November 8, 2017</b>	<b>December 8, 2017</b>
<i>Incidental Charges-Winter</i>	<i>January 19, 2018</i>	<i>February 2, 2018</i>
<b>Comprehensive Fee-Spring</b>	<b>February 21, 2018</b>	<b>March 21, 2018</b>
<i>Incidental Charges-Spring</i>	<i>May 15, 2018</i>	<i>June 5, 2018</i>

### DIRECT DEPOSIT

Students who work on campus may have their Bi-Weekly earnings deposited directly to a bank account. To enroll, download the form and instructions at [www.union.edu/finance/payroll](http://www.union.edu/finance/payroll) or visit the Payroll Office, second floor in McKean House.

### BANKING SERVICES

There is an ATM machine located in the Reamer Campus Center, which is owned and operated by Bank of America.

### LATE PAYMENT POLICY

- A late fee of \$100 is charged for all late payments
- Students with an outstanding balance due may not:
  - ❖ Pre-schedule classes for the next term
  - ❖ Apply to terms abroad
  - ❖ Request or receive transcripts
  - ❖ Receive degrees/diplomas
- In extreme cases, students may be withdrawn from Union

### Questions?

For more information visit:

[www.union.edu/finance/bursar](http://www.union.edu/finance/bursar)

Email: [bursar@union.edu](mailto:bursar@union.edu)

### FINANCIAL AID

Financial aid is applied to student accounts after the necessary documentation has been submitted, verified, and the student has accepted the aid. If your award(s) is shown as "pending" on the student statement after the trimester has begun, please contact the Financial Aid Office to resolve the issue. There is a link to Financial Aid on WebAdvising and more information is available at: [www.union.edu/admissions/finaid](http://www.union.edu/admissions/finaid)

UNION COLLEGE FINANCE DEPARTMENT  
MCKEAN HOUSE  
807 UNION STREET  
SCHENECTADY, NY 12308

### QUICK REFERENCE UNION COLLEGE TELEPHONE NUMBERS

ADMISSIONS	518-388-6112
CAMPUS BOOKSTORE	518-388-6189
CAMPUS INFORMATION	518-388-6000
CAMPUS SECURITY	518-388-6178
DEAN OF STUDENTS OFFICE	518-388-6116
DINING SERVICES	518-388-6050
FINANCIAL AID	518-388-6123
INTERNATIONAL PROGRAMS	518-388-6002
REGISTRAR'S OFFICE	518-388-6109
RESIDENTIAL LIFE	518-388-6117
SCHAFFER LIBRARY	518-388-6277
STUDENT ACCOUNTS/BURSAR	518-388-6106
WICKER WELLNESS CENTER	518-388-6120

From the Office of the Bursar, welcome First Year Students and their families to WebAdvisor!

## WebAdvisor: Setting Up Student Account and Financial Aid Access

Union College WebAdvising is the online advising system used by students, parents and faculty. The Bursar's Office uses WebAdvising as the official billing process for the college. Billing statements are only available electronically. Billing and payment information is updated daily. Students and Authorized Users are able to view, print and make account payments from one site. All students are asked to set up Authorized Users. Additional information can be found on our website at, [www.union.edu/offices/finance/bursar](http://www.union.edu/offices/finance/bursar).

Students have received instructions on how to set up their own WebAdvising account. Once the student has established their account, they should log in to grant parent access to the online student billing and financial aid information. ***This process is extremely important as billing is done entirely online.***

### Instructions for students:

- Log in to WebAdvising at, <https://webadvising.union.edu>.
- Under the "Financial Information" tab, select "Grant Access to Student Billing".
- Click "Access Student Bill" and "Access to Financial Aid" for the desired parent(s). Add and verify the parent email, make note of the parent user ID and click "Submit".
- Provide your parent(s) with their User ID(s).

Note: If parents(s) are not listed, this indicates that either the online Biography Form (available on the Applicant Portal) was not completed or that it has not been processed. In this case, complete the form (when applicable) and allow time for processing before repeating the steps listed above.

### Instructions for parents:

- Once your student has granted you access, you will receive an email with a temporary password.
- Your student will provide you with your User ID. In most cases it will be: last name \_ first initial. Example: John Smith = smith \_ j (all lower case). Common last names may involve additional characters in the User ID. Please contact your student if you have difficulty. They can view your User ID in WebAdvising.
- Log in to WebAdvising at, <https://webadvising.union.edu>.
- After logging in with your temporary password, you will be prompted to create your own password.
- Click on the blue "Students" tab.
- From the menu, click on "Access Student Billing" to view your statement.
- To select the student account(s) you wish to view, click the down arrow and submit.
- Enter a start date of July 1 to view the entire year.

### Important:

- The Bursar's and Financial Aid Offices are unable to grant WebAdvising access to parents. This access can only be granted by your student. When necessary, students can reset parent passwords.
- If you have more than one child attending Union, you may only view the accounts of student(s) who have granted you access.
- If your WebAdvising Account is locked out, it will automatically unlock in 10 minutes.

For student billing access questions, call 518-388-6106 or email [bursar@union.edu](mailto:bursar@union.edu).  
For financial aid access questions, call 518-388-6123 or email [finaid@union.edu](mailto:finaid@union.edu).

# UNION

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## COLLEGE

FOUNDED 1795

### **2017-2018 Union College Student Health Insurance Plan**

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Union College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2017-2018 policy year. This Plan features:

- Fully compliant with the Affordable Care Act (ACA)
- Annual deductibles: \$0 In-Network and \$400 Out-of-Network
- Coverage at 90% In-Network & 70% Out-of-Network
- In-Network Physician's Office visits covered at 100% after a \$25 copay
- Preventive care services with no deductibles, copays or coinsurance (In-Network Only)
- Students will be able to locate providers whether at home, school, or throughout the country through the CDPHP PPO Network
- Retail or mail order prescription drug coverage
- Coordination with the on-campus Student Health Center
- Worldwide Travel Assistance including Medical Evacuation, and Repatriation coverage
- Wellness discounts including Vision and Dental
- Voluntary Dental insurance available for all students

*For a complete description of the benefits available, limitations and exclusions, and FAQs please visit*  
[www.gallagherstudent.com/union](http://www.gallagherstudent.com/union)

All students must enroll in or waive the Student Health Insurance Plan by August 11, 2017. All full-time students are automatically billed for the Student Health Insurance Plan. This charge will be removed upon successful submission of the online waiver form.

**See reverse side for enrollment/waiver instructions**

## DEADLINE FOR ENROLLMENT/WAIVER FORM SUBMISSION IS AUGUST 11, 2017\*

Not all plans are considered comparable, such as out-of-state Medicaid plans or regional HMOs. *Your current plan must provide coverage in the Schenectady, NY area.*

### ONLINE ENROLLMENT/WAIVER PROCESS

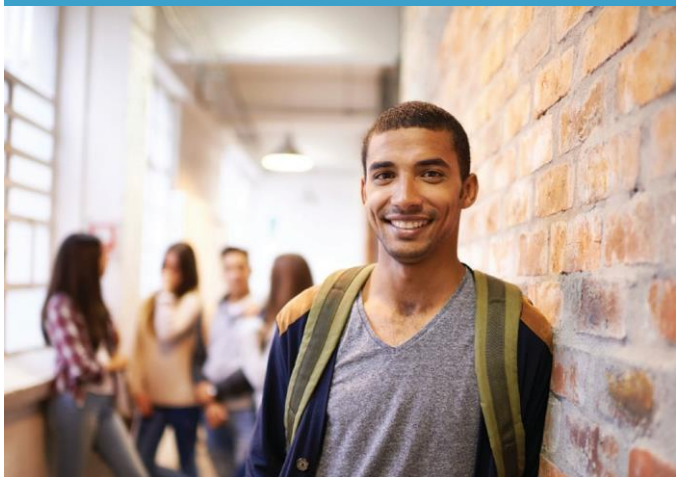
To enroll in or waive the Student Health Insurance Plan for the 2017-2018 policy year:

1. Go to: [www.gallagherstudent.com/union](http://www.gallagherstudent.com/union)
2. Click on 'Student Enroll/Waive'.
3. Create a user account or Log in (if a returning user). **You will need your Union ID number.**
4. Select the 'I want to Enroll/Waive' button. If waiving the insurance, you'll need information found on your current health insurance ID card. Upon completing your online form you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your Online Form you will receive a reference number.

**\*If a form is not submitted by the deadline, you will be automatically enrolled in and billed for the Student Health Insurance Plan.**

**Questions?** Contact Gallagher Student Health & Special Risk toll free 1-877-439-1008 or by going to our website and clicking on the Customer Service link.

# We have *plans* for you!



*Pay tuition in manageable monthly installments*—for either your entire bill or the amount remaining after financial aid.

[tuitionpaymentplan.com/union](https://tuitionpaymentplan.com/union)



## **MAKE PAYING TUITION EASIER!**

Enroll in a Tuition Payment Plan to pay tuition in more manageable installments.

### ***More Time to Pay***

Make monthly payments over time.

### ***Avoid High Interest Rates\****

Unlike traditional loans, Tuition Payment Plans only charge a small fee at enrollment.

### ***Flexible Payment Options***

Set up a plan to either cover your entire bill, or just the amount remaining after financial aid.

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## **ENROLL TODAY!**

***[tuitionpaymentplan.com/union](https://tuitionpaymentplan.com/union)***

Questions? Please call Higher One at (800) 635-0120

\*All available plans and applicable payment options, fees and disclosures will be presented to you during enrollment. Enrollment in and availability of plans may be subject to state law limitations. An enrollment fee will apply and other fees may apply. The Tuition Payment Plan is administered by Higher One.

The enrollment fee is considered a finance charge which is defined by federal regulations as "the cost of consumer credit as a dollar amount." To make it easy for consumers to compare this cost to other forms of credit, Higher One provides the equivalent annual percentage rate (APR), which takes into account a number of variables, including the number of payments, the term, and the principal amount. APR limits may be subject to applicable state laws.

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