



# NYU Student Health Center & Student Health Insurance **2016-2017 Guide**

Basic Plan

Comprehensive Plan

GSHIP

**Most students are automatically enrolled  
in a Student Health Insurance Plan.**

**Already have health insurance?  
Does your coverage meet  
NYU's criteria? (See page 28)**

**\* ACTION NEEDED EACH ACADEMIC YEAR \***

**Students at the NYU Tandon School of Engineering,  
please see the guide for Tandon**

# EMERGENCIES

**In a life- or limb-threatening emergency** call **911** to reach New York City Emergency Medical Services. Then call NYU Public Safety at (212) 998-2222 to report the emergency.

**For urgent medical needs** call (212) 443-1000.

**For urgent mental health needs** call the Wellness Exchange 24/7 hotline at **(212) 443-9999**, or call NYU Public Safety 24/7 at **(212) 998-2222**.

**For dental emergency treatment** call the NYU College of Dentistry Faculty Practice at **(212) 443-1313** from Monday - Thursday from 8am - 8pm and Friday from 8am - 5pm. At other times, call the NYU College of Dentistry Kriser Center at **(212) 998-9800**, and press "1".

## Sexual Assault

We strongly advise that you obtain help from a professional counselor as soon as possible. You don't have to give your name if you prefer to remain anonymous.

Call the Wellness Exchange 24/7 hotline **(212) 443-9999**. For more information, visit [www.nyu.edu/health](http://www.nyu.edu/health) and click on the red *Emergency* link.

This insurance guide **excludes** NYU sponsored health insurance plans for:

- NYU Tandon School of Engineering
- NYU Abu Dhabi
- NYU Shanghai
- NYU Study Abroad

# A NOTE ABOUT THE 2016-17 PREMIUMS

For 2016-17, student health insurance plan premiums for both undergraduates and graduates will increase by 24.3%. As this increase is larger than it has been in some years, we want you to understand why.

Premiums for the NYU Student Health Insurance Plan are set by our student health insurance carrier, not by NYU. A following year's premiums are based on actual cost and usage - that is, the amount and cost of healthcare services (e.g. pharmacy, outpatient services, hospitalizations, etc.) - used by NYU students in the current year.

Higher usage and cost causes the premiums to increase; lower usage and cost causes the premiums to decline or even trigger refunds, as they have the past couple of years at NYU.

The cost of medical services used by those enrolled in NYU's student health insurance plans - graduate students in particular - has increased markedly. This fact is reflected in forecasting next year's premium rates.

While the coming year's increase in premium rates is substantial, there are some important facts to bear in mind:

- This increase comes after three years of modest increases.
- Even with the increase, the cost of NYU's plan compares favorably with the cost of other universities' plans.
- NYU held the line on benefits: there are no reductions in benefits or additional new out-of-pocket costs.

The Student Health Center web site should be able to answer most of your questions. It has information on the 2016-17 plan rates and benefits along with waiver instructions.

Have more questions? Please contact [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) or 212-443-1020.

Stay Healthy!



**Carlo Ciotoli, M.D., MPA**  
**Associate Vice President for Student Health**  
**Executive Director of the Student Health Center**  
**New York University**

# WHAT'S INSIDE...

Student Health and Insurance at NYU.....	1
Health Services for All Matriculated Students.....	1
Health and Wellness Services at NYU.....	2
Confidentiality.....	2
Student Health Center Services.....	2-4
Patient Protection and Affordable Care Act.....	4
Fees for Services.....	5
Protection from Surprise Bills.....	6
SHC Sample of Services Chart.....	7-8
Student Health Insurance Plans Overview.....	9
Students Studying Abroad Insurance Program.....	9
Information for Graduate Employees NYU/UAW Local 2110.....	10
Summary of Basic, Comprehensive and GSHIP Plan Benefits.....	11-19
Referral Requirements.....	20
Pre-Certification Requirement.....	20
Plan Exclusions and Limitations.....	21
Plan Rates.....	22
Insurance Payment Options.....	23
Insurance Cards.....	23
Enrolling in the Student Health Insurance Plans.....	24
Eligibility.....	24
Automatic Enrollment.....	24
Voluntary Enrollment.....	24
Dependents.....	25
Effective Dates of Coverage.....	25
How to Enroll.....	25
Enrollment Deadlines.....	26
Important Enrollment Rules for Matriculated Students.....	26
Automatic Enrollment Guide.....	27
Waiving the Student Health Insurance Plans.....	28
Waiver Criteria.....	28
How to Waive.....	28-29
Waiver Deadlines.....	29
Important Waiver Rules.....	29
Supplemental Information.....	29
International Students in F-1 or J-1 Visa Status.....	29-30
Leave of Absence Insurance.....	30
Continuation Option.....	30-31
Healthcare Financial Counseling and Assistance.....	31
Stu-Dent Dental Services.....	32
Information for Parents.....	33
Terms to Know.....	34
Contact Information.....	35

# Student Health and Insurance at NYU

New York University values the health of its students and is committed to offering all students access to quality healthcare and affordable health insurance plans to protect against financial hardships that may result from high healthcare expenses.

While most undergraduate and graduate students are in good health and face few serious illnesses while in school, medical and psychological issues can arise at any time, sometimes without warning. There are also certain health concerns that may become apparent for the first time in early adulthood.

The high cost of healthcare in the United States presents a potentially serious financial risk to students. The absence of adequate insurance coverage can result in temporary or permanent interruption of your education; **therefore NYU requires that all students registered in degree-granting programs maintain health insurance.**

Most students are **automatically enrolled** in an NYU sponsored student health insurance plan (NYU sponsored plan) as part of the course registration process. Students who maintain alternate health insurance coverage that meets the University's minimum health insurance criteria may waive these plans entirely (see page 28).

This guide has been prepared to help you understand the services available at the Student Health Center (SHC); the benefits and levels of coverage the NYU sponsored plans offer; and how they work together.

## Health Services for All Matriculated Students

Whether enrolled in an NYU sponsored plan or maintaining alternate health insurance coverage, **all matriculated NYU students have access** to comprehensive services at both SHC locations (see page 2).

The SHC offers appointment-based and walk-in medical and counseling services, many at no cost or very reduced cost regardless of insurance coverage including:

- primary care and women's health office visits\*
- some commonly performed laboratory tests
- short-term counseling
- wellness and health education services
- starter doses of common medications

\* There are fees for some procedures and laboratory tests that may be performed during these visits. There are also fees for evaluation and procedures performed by an SHC physician specialist.

Our mission is to enhance the health and well-being of NYU students in support of their academic success.

The SHC is accredited by the Accreditation Association for Ambulatory Health Care, placing it among the top university health centers in the country.

Whether your needs involve routine or acute medical care, counseling, education about a specific wellness issue, prescriptions, or eyewear, the SHC staff provides quality, caring, and confidential service.

We encourage you to make appointments whenever possible and carry your NYU ID and health insurance card at all times.

**The SHC is an in-network provider for the NYU sponsored plans as well as United Healthcare commercial products and the Oxford Freedom and Liberty networks. However, the SHC is out-of-network for all other insurance plans.**

See the chart on pages 7-8 for a sample list of SHC services. For a more comprehensive and detailed list, visit [www.nyu.edu/health](http://www.nyu.edu/health). All matriculated students also have access to treatment of dental emergencies (sudden onset of bleeding, swelling, pain, etc.) at no cost. See the Emergencies section on the inside front cover of this brochure for more information.

## Confidentiality

Your privacy is our priority. The SHC is legally and ethically obligated to protect the privacy of a student's health information.

Treatment of student health information is governed by the Family Educational Rights and Privacy Act (FERPA) and the requirements of applicable New York State law. The SHC will only disclose this information in limited circumstances in accordance with applicable law.

The SHC will not release medical information to anyone, including family, parents/legal guardians, NYU faculty/staff, or outside agencies, without the written authorization of the student, except in emergency situations or to comply with a subpoena or judicial order. In the case of a minor, the authorization of a parent or legal guardian is required to release medical records. In a medical emergency, only relevant health information will be released to another healthcare provider.

The underwriter and administrator of the NYU-sponsored student health insurance plan also handle student health information in connection with the operation of those plans. Treatment of such information is governed by the Health Insurance Portability and Accountability Act (HIPAA) and the requirements of applicable New York State law.

## Student Health Center Locations

### Manhattan

726 Broadway, 3<sup>rd</sup> and 4<sup>th</sup> Floors  
New York, NY 10003  
(212) 443-1000

### Brooklyn

6 MetroTech Center, ROG-B020  
Brooklyn, NY 11201  
(646) 997-3456

## Medical Services

(212) 443-1000

Located at 726 Broadway & 6 Metrotech

For acute medical issues and preventive care, students are encouraged to make an appointment in our Primary Care or Women's Health departments. All students are assigned a Primary Care Provider (PCP) for the duration of their time at NYU. This PCP can coordinate with their providers from home, if applicable, to ensure continuity in the care they are receiving. Students are encouraged to have a relationship with one of our PCPs who can assist them with most of their healthcare needs or refer them as necessary. For more urgent needs, students may use our Urgent Care located on the 3<sup>rd</sup> floor of the 726 Broadway location. In addition to primary care and urgent care, we offer in-house specialty services including: dermatology, pulmonology, gastroenterology, orthopedics, sports medicine, psychiatry, neurology, endocrinology, allergy/immunology, and travel medicine. Additional medical services include confidential HIV testing, nutrition, physical therapy and optometry.

## Counseling and Wellness Services

(212) 998-4780

[www.nyu.edu/counseling](http://www.nyu.edu/counseling)

Located at 726 Broadway & 6 Metrotech

SHC Counseling and Wellness Services (CWS) offer students short-term individual counseling, group counseling, self-improvement classes, referrals, and psychiatric medication assessment and management services. All Counseling and Wellness services except psychiatric services are provided at no cost to students. (Psychiatric services are provided to students at a maximum out-of-pocket expense of \$30 per visit.)

Students can receive help for all sorts of personal problems including depression, homesickness, stress, anxiety, alcohol or drug dependency, eating concerns, academic anxieties, roommate and friendship problems, family problems, suicidal thoughts, sexual concerns and identity concerns.

CWS counselors are psychologists, psychiatrists, social workers, nurse practitioners, and advanced trainees in those professions. There are male and female counselors, counselors from different racial and national backgrounds, and counselors who specialize in different mental health concerns.

## Wellness Exchange

(212) 443-9999

[www.nyu.edu/999](http://www.nyu.edu/999)

Located at 726 Broadway

The award-winning Wellness Exchange is your key to accessing NYU's extensive health and mental health resources. A central feature common to all these services is a private, 24/7 hotline that puts students in touch with professionals who can help them address day-to-day challenges as well as other health-related concerns including medical issues, academic stress, depression, sexual assault, anxiety, alcohol and other drug dependence, sexually transmitted infections, and eating disorders. The Wellness Exchange is also available for students who just need to talk — for whatever reason. You can access the Wellness Exchange anytime at (212) 443-9999.

## Sexual Misconduct Support Services

Located at 726 Broadway

The Center for Sexual Misconduct Support Services provides counseling assistance to complainants of sexual misconduct, relationship violence and stalking. Trained mental health professionals at the Center are available to students to discuss such issues on a confidential basis. This means that information disclosed to counselors will not be shared with others without the permission of the individual except in limited circumstances such as when there is an imminent threat of harm to self or others or a subpoena or judicial order requires the disclosure. The Center works alongside Crisis Response Counselors of the Wellness Exchange and also provides information about internal resources such as Public Safety and the Office of Equal Opportunity as well as external resources and options including reporting to the NYPD. Staff can accompany a student to rape treatment centers, medical services, and campus meetings or proceedings. Complainant students can also access The S.P.A.C.E. (Sexual Misconduct Prevention, Assistance, Counseling, and Education), a multipurpose space dedicated to prevention, assistance, counseling, and education where students can gather, get connected to counseling services, discover additional support, and use as a safe space and meeting area. Counseling Services provided by NYU staff at The S.P.A.C.E. are confidential, however, conversations with other students at The S.P.A.C.E. may not be — always ask before you reveal details you want to keep confidential.

## Health Promotion

(212) 443-1234

[www.nyu.edu/health/promotion](http://www.nyu.edu/health/promotion)

Located at 726 Broadway

Health Promotion supports the health and well-being of NYU students whether they come to the SHC or not. Staff plan and implement initiatives and programs on topics including stress, alcohol and other drugs, mental and sexual health, healthy eating, sexual assault prevention, and bystander intervention. The department provides interactive, engaging health information to help students make informed and healthy choices while at NYU and works with students to promote activities that create a healthier environment for the NYU community.

## Pharmacy Services

(212) 443-1050

Located at 726 Broadway

This full-service pharmacy is open to the NYU community (students, faculty, and staff). It is staffed by Registered Pharmacists and Certified Pharmacy Technicians who are ready to help you with all of your healthcare needs.

Services include:

- pharmaceutical counseling
- drug information and education
- a wide selection of pharmaceuticals (brand name and generic)
- vitamins and over-the-counter medications

Many prescription insurance plans including the NYU sponsored student health plans are accepted. We also accept prescriptions from providers outside of the SHC.

## **Optometry Services**

(212) 443-1260

Located at 726 Broadway

Optometry Services offer contact lenses and a large selection of eyeglasses and sunglasses, including many designer frames.

Our vision care service is staffed by optometrists and opticians whose expertise includes:

- eye examinations
- vision correction
- treatment of eye disorders
- contact lens fittings
- assisting in choosing the right eyewear for your specific prescription and needs

If you already have a prescription for eyeglasses or contact lenses from your outside provider, you can bring in your prescription or have it faxed to (212) 443-1261.

## **Moses Center for Students with Disabilities**

(212) 998-4980

[www.nyu.edu/csd](http://www.nyu.edu/csd)

Located at 726 Broadway

The Henry and Lucy Moses Center for Students with Disabilities (CSD) works with students with qualified disabilities and assists them in obtaining appropriate and reasonable accommodations and services.

Any student who needs a reasonable accommodation based on a qualified disability must register with CSD. Please visit our website for information on how to register or contact us with questions.

## **Patient Protection and Affordable Care Act (ACA)**

The Affordable Care Act (ACA) was enacted to increase the availability of health insurance coverage to more Americans. There are a multitude of medical coverage requirements and it is important for you to know that the NYU sponsored plans are fully ACA compliant.

Here's additional information about the ACA to assist you in making coverage decisions:

Students are eligible to remain on a parent's plan until age 26. However, you should compare the cost and benefits of coverage under a parent's plan to those of the NYU plans.

Employer plans held by you or your parents may be local HMO's that are not appropriate for a student attending school out of state.

The ACA created health insurance marketplaces for individuals to obtain coverage. However, you should carefully review the terms of the coverage to compare with any other alternatives including in terms of: deductibles, copays, co-insurance, and limited provider networks. If you are interested in exploring this option, the web site is [healthcare.gov](http://healthcare.gov). You will be directed to the appropriate online marketplace for your home state of residence.

Generally, international students holding an F-1 or J-1 visa are not eligible to purchase insurance through the marketplace because they must show permanent residency.

## Fees for Services

All matriculated NYU students have access to the SHC whether they are enrolled in an NYU sponsored plan or maintain alternate health insurance coverage. Many services are provided at no cost such as:

- primary care and women's health office visits\*
  - some commonly performed laboratory tests
  - short-term counseling
  - starter doses of common medications
- \* There are fees for some procedures and laboratory tests that may be performed during these visits. There are also fees for evaluation and procedures performed by an SHC physician specialist.

See the Sample of Services chart on pages 7-8 for a sample list of SHC services.

For services that are covered by insurance, including the NYU sponsored plans, the SHC will bill the student's health insurance plan.

- **Students who maintain health insurance plans must provide a copy of the front and back of their health insurance card at the time of service in order for the bills to be sent to their health insurance carrier.**
- If the insurance plan does not cover the service, or does not pay the entire bill, the student will be sent a statement indicating the remaining unpaid balance. The insurance company's reimbursement is a contractual agreement between the insured student and the insurance company. Any concerns about the reimbursement rate should be addressed between the insured student and the insurance company.
- Students are responsible for any unpaid balances.
- Cash, personal check, Campus Cash, or credit card (MasterCard, Visa, Discover, or American Express) are acceptable methods of payment.
- All overdue accounts are transferred to the Bursar for collection. Uncollected accounts may bar students from registering for classes, graduating or receiving transcripts.

If you anticipate problems paying your portion of the SHC bill, please contact the Patient Accounts Department at (212) 443-1010 or [health.patientaccounts@nyu.edu](mailto:health.patientaccounts@nyu.edu).

### Important to Know

- The SHC is a preferred provider under the NYU sponsored plans but is considered out-of-network under other plans which utilize the **MagnaCare & MultiPlan** networks. In addition, **the SHC is in-network for United Healthcare commercial products and the Oxford Freedom and Liberty networks.**
- The specimen or cultures collected during the medical visit may be sent to an outside laboratory where the actual test is performed. The outside laboratory will bill your insurance company and you may receive separate bills for laboratory services. Please contact the entity identified at the top of the statement for any questions you may have regarding these charges.

## Protection from Surprise Bills

A surprise bill is a bill You receive for covered services in the following circumstances:

- For services performed by a non-participating Physician at a participating Hospital or Ambulatory Surgical Center, when:
  - A participating Physician is unavailable at the time the health care services are performed;
  - A non-participating Physician performs services without Your knowledge; or
  - Unforeseen medical issues or services arise at the time the health care services are performed.

A surprise bill does not include a bill for health care services when a participating Physician is available and You elected to receive services from a non-participating Physician.

- You were referred by a participating Physician to a non-participating provider without Your explicit written consent acknowledging that the referral is to a Non-Participating Provider and it may result in costs not covered by Your plan. For a surprise bill, a referral to a Non-Participating Provider means:
  - Covered services are performed by a Non-Participating Provider in the participating Physician's office or practice during the same visit;
  - The participating Physician sends a specimen taken from You in the participating Physician's office to a non-participating laboratory or pathologist; or
  - For any other Covered Services performed by a Non-Participating Provider at the participating Physician's request, when Referrals are required under Your Certificate.

You will be held harmless for any non-participating Provider charges for the surprise bill that exceed Your In-Network Co-payment, Co-insurance or Deductible if You assign benefits to the non-participating Provider in writing. In such cases, the non-participating Provider may only bill You for Your In-Network Co-payment, Co-insurance or Deductible.

# NYU Student Health Center Sample of Services for Academic year 2016-2017

Services at SHC	No Cost to All NYU Matriculated Students	Billed to Student or Insurance (sample listing)
<p>Primary Care  <b>Available at 726 Broadway &amp; 6 Metrotech</b></p>	<p>Professional services for office visits by appointment, including:</p> <ul style="list-style-type: none"> <li>• Preventive health</li> <li>• Care for episodic illness</li> <li>• Care for chronic illness</li> </ul>	<ul style="list-style-type: none"> <li>• Additional charges for procedures related to any visit include, but are not limited to:               <ul style="list-style-type: none"> <li>• Repair of minor lacerations</li> <li>• Immunizations/vaccines</li> <li>• Removal of lesions</li> <li>• Radiological procedures and lab tests<sup>2</sup></li> </ul> </li> </ul>
<p>Women's Health  <b>Available at 726 Broadway &amp; 6 Metrotech</b></p>	<p>Professional services for office visits by appointment, including:</p> <ul style="list-style-type: none"> <li>• Well woman visit</li> <li>• Sexual health and contraceptive counseling</li> <li>• Care for episodic illness</li> </ul>	<ul style="list-style-type: none"> <li>• Additional charges for procedures related to any visit include, but are not limited to:               <ul style="list-style-type: none"> <li>• Pap smear/cervical cancer screening<sup>2</sup></li> <li>• Removal of lesions</li> <li>• Immunizations/vaccines</li> <li>• Procedures and lab tests<sup>2</sup></li> </ul> </li> </ul>
<p>Urgent Care  <b>Available at 726 Broadway</b></p>		<p>Professional services for urgent care visits (\$10 service fee<sup>1</sup>)</p> <ul style="list-style-type: none"> <li>• Additional charges for procedures related to any visit include, but are not limited to:               <ul style="list-style-type: none"> <li>• Repair of minor lacerations</li> <li>• Immunizations/vaccines</li> <li>• Removal of lesions</li> <li>• Radiological procedures and lab tests<sup>2</sup></li> </ul> </li> </ul>
<p>HIV Testing &amp; Counseling  <b>Available at 726 Broadway</b></p>	<ul style="list-style-type: none"> <li>• HIV blood test</li> <li>• Pre- and post-test counseling</li> </ul>	
<p>Allergy, Immunology &amp; Travel Medicine  <b>Available at 726 Broadway</b></p>	<ul style="list-style-type: none"> <li>• Professional services for office visits</li> <li>• Travel consultation</li> </ul>	<ul style="list-style-type: none"> <li>• Allergy skin testing and allergy shots</li> <li>• Immunizations/vaccines</li> </ul>
<p>Nutrition  <b>Available at 726 Broadway</b></p>		<p>Consultation and related professional services (\$20 service fee<sup>1</sup>)</p>

Co-insurance charges may apply for procedures and tests performed.

<sup>1</sup> Service fees waived for students enrolled in the NYU sponsored GSHIP plan.

<sup>2</sup> Laboratory tests other than those listed under "No Cost to All Matriculated Students" column will be billed by the outside lab. Routine screenings not recommended as per the Affordable Care Act may not be covered by your health insurance.

<sup>3</sup> Specialty care is subject to co-pays and co-insurance charges based on your health insurance coverage. If you are enrolled in one of the NYU-sponsored plans administered by CHP, your co-pay for specialty visits is \$30 for the Basic and Comprehensive Plans and \$10 for the GSHIP Plan.

Students referred outside SHC for treatment and/or services will be billed separately by those outside providers.

Services at SHC	No Cost to All NYU Matriculated Students	Billed to Student or Insurance (sample listing)
Diagnostic Tests <b>Available at 726 Broadway &amp; 6 Metrotech</b>	Commonly performed services including: <ul style="list-style-type: none"> <li>• Urinalysis dipstick</li> <li>• Rapid strep test</li> <li>• HIV blood test</li> <li>• Pregnancy test - urine</li> <li>• Routine STI test</li> <li>• CBC - complete blood count</li> <li>• Basic metabolic panel</li> <li>• TB skin test</li> </ul>	<ul style="list-style-type: none"> <li>• Lab tests including, but not limited to<sup>2</sup>:               <ul style="list-style-type: none"> <li>• Pap tests</li> <li>• Cholesterol/lipid screening</li> <li>• Screening for immunity to measles, mumps, and rubella</li> </ul> </li> <li>• Biopsies of skin and other lesions</li> <li>• All x-rays performed at SHC</li> </ul>
Counseling and Wellness Services <b>Available at 726 Broadway &amp; 6 Metrotech</b>	<ul style="list-style-type: none"> <li>• Short-term counseling</li> <li>• Group therapy and self-improvement classes</li> <li>• Follow-up case management</li> <li>• Clinical assessments (walk-in)</li> <li>• Counseling/crisis response hotline (212) 443-9999 24/7</li> </ul>	<ul style="list-style-type: none"> <li>• Psychiatric medication assessment and management (maximum out-of-pocket \$30 Professional Service Fee)</li> <li>• Laboratory tests related to the visit<sup>2</sup></li> </ul>
Social Work Services <b>Available at 726 Broadway</b>	Case management for medical and mental health needs	
Pharmacy <b>Available at 726 Broadway</b>	Starter doses of the following commonly prescribed oral medications (when prescribed by an SHC clinician and dispensed at the SHC pharmacy): <i>Amoxicillin, Ciprofloxacin, Erythromycin, Penicillin VK, Prednisone</i>	<ul style="list-style-type: none"> <li>• Prescription medications</li> <li>• Over-the-counter medications</li> </ul>
Health Promotion <b>Available at 726 Broadway</b>	<ul style="list-style-type: none"> <li>• Health information (<b>Available online</b>)</li> <li>• Safer sex supplies (<b>Also available at 6 Metrotech</b>)</li> <li>• Smoking cessation program</li> <li>• Stress reduction program</li> </ul>	
Specialty Care <b>Available at 726 Broadway</b>		<ul style="list-style-type: none"> <li>• Dermatology, endocrinology, gastroenterology, neurology, orthopedics, sports medicine, physical therapy, pulmonology<sup>3</sup></li> <li>• Procedures and lab tests related to visits<sup>2</sup></li> </ul>
Durable Medical Equipment and Braces <b>Available at 726 Broadway &amp; 6 Metrotech</b>		<ul style="list-style-type: none"> <li>• Splints</li> <li>• Wrist, knee, ankle supports</li> <li>• Crutches</li> </ul>
<b>Vision Care Available at 726 Broadway</b>		
through the end of the month in which the student turns 19 years of age	Annual preventive eye exam	Optical services including eyeglasses and contact lenses - \$30 service fee
19 years of age or older		Optical services including eyeglasses and contact lenses

# Student Health Insurance Plans Overview

The NYU sponsored student health insurance plans, administered by Consolidated Health Plans (CHP), are designed to provide reasonably priced healthcare coverage. It supplements the free services (as does any other insurance) provided at the SHC. The plans provide coverage for medical treatment and procedures provided at the SHC, for which there is a fee, as well as national coverage for medically necessary healthcare services.



All matriculated students are eligible for enrollment in the CHP Insurance Plans sponsored by NYU. See page 25 for more information about dependents and other eligible enrollees.

The CHP Insurance has two components:

- **Optional Plans** – The Basic Plan and the Comprehensive Plan are designed to provide reasonably priced healthcare coverage.
- **Graduate Student Health Insurance Plan (GSHIP)** – GSHIP enrollees are specifically designated graduate students for whom the University has agreed to pay the student health insurance charge. Students cannot individually purchase this plan.

The Basic, Comprehensive and GSHIP Plans cover the same medical and mental health services. However, they have different:

- reimbursement levels,
- out-of-pocket expenses

All plans offer coverage for services rendered by healthcare providers who participate in the **MagnaCare and MultiPlan** networks. Referrals are required for services in Manhattan (outside the SHC). Visit [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) to search for **MagnaCare and MultiPlan providers**. **Out-of-network providers are also covered but at a lower reimbursement level.**

See pages 11-19 for a Summary of Benefits

Please note: **The SHC is in-network under the CHP insurance plans as well as United Healthcare commercial products and the Oxford Freedom and Liberty networks. However, the SHC is out-of-network for all other insurance plans and is considered out-of-network under all other plans which utilize the MagnaCare and MultiPlan networks.** (See Referrals/Authorizations.)

## GeoBlue Health Insurance Program for Students Studying Abroad (formerly HTH Insurance Program)

New York University requires that students studying abroad as part of their educational program be covered under the NYU sponsored study abroad health insurance plan administered by Worldwide Insurance Services. The school-sponsored GeoBlue program utilizes the Blue Cross Blue Shield provider network in the United States and provides easy access to care. The program has four major components:

- Semester Long Programs (including Liberal Studies Freshman Abroad)\*
- Short-Term Programs\*
- NYU Abu Dhabi\*\*
- NYU Shanghai\*\*

**\*Students enrolled in these GeoBlue plans are still required to maintain other health insurance coverage in their home countries. Visit [www.nyu.edu/health/GeoBlue](http://www.nyu.edu/health/GeoBlue) for more information.**

\*\* GeoBlue offers an ACA compliant plan for U.S. students.

## **Information for Graduate Employees NYU/UAW Local 2110**

Effective September 1, 2015, the University began providing its student health insurance plan (Basic Health Plan – Individual Coverage) at 10% of the applicable premium rate to eligible graduate student employees. In addition, eligible graduate student employees will be covered by the Stu-Dent Plan for NYU at no cost and will be automatically enrolled in the Stu-Dent Plan upon confirmation of union eligibility.

This provision does not apply to graduate employees who are covered under GSHIP.

For eligible Washington Square graduate student employees, a Basic Health Plan or Comprehensive Health Plan insurance charge may initially appear on the graduate student employee's tuition bill, but will be adjusted when the student's union eligibility is confirmed. At that time the insurance charge on the Bursar account will be adjusted to 10% of the Basic Health Insurance Plan charge for that term. If the graduate student employee is enrolled in the Comprehensive Plan, the insurance charge will be adjusted to 10% of the Basic Health Insurance Plan charge, plus the additional cost for the Comprehensive Health Insurance premium.

### **Option to Upgrade Individual Coverage**

Eligible graduate student employees so covered may elect to upgrade their individual coverage to the Comprehensive Health Plan –Individual Coverage, at its additional cost. This must be accomplished by the September 30th enrollment deadline. In the case where an eligible graduate student employee is automatically enrolled in the Comprehensive Health Insurance Plan (see pages 27 for Automatic Enrollment Guide), and wishes to change to the Basic Health Insurance Plan, the graduate student employee may do so during the online enrollment process (see page 24 for more details).

### **Dependent Coverage Premium Support Plan**

Effective September 1, 2015, the University established a Graduate Employee Student Health Insurance Dependent Premium Support Plan. For Academic Year 2016-2017, the Plan will be funded with \$175,000, divided equally between the fall and spring semesters.

Those eligible graduate employees who are doctoral candidates who actually purchase dependent coverage under the Basic Student Health Insurance Plan, or if enrolled in GSHIP for individual coverage, purchase dependent coverage under GSHIP, and provide proof thereof, may, during the subject semester, apply for up to 75% reimbursement of dependent coverage premiums. Actual reimbursement will depend on the number of applications and the funds allocated for that semester. Unused funds, if any, will not carry over to a future semester. The application deadline for reimbursement for fall 2016 is January 8, 2017 and for spring 2017 is August 20, 2017.

Please note, eligible graduate student employees who are doctoral candidates and are enrolled in GSHIP for individual coverage, may only purchase GSHIP dependent care coverage, and in accordance with the agreement between NYU and Local 2110, the premium for such GSHIP dependent coverage will be at the same rate as the premium for dependent coverage under the Basic Student Health Insurance Plan.

# SUMMARY OF BENEFITS

Availability of services at SHC locations vary, please verify location when making appointments.

	BASIC PLAN	COMPREHENSIVE PLAN (Comp) AND GSHIP
--	------------	--

<b>Policy Year Maximum</b>	Unlimited	Unlimited
<b>Out-of-Pocket Limit</b>	<p><b>In-Network</b></p> <p><b>Individual:</b> \$5,000 per policy year</p> <p><b>Family:</b> \$10,000 per policy year</p> <p><b>Out-of-Network</b></p> <p><b>Individual:</b> \$10,000 per policy year</p> <p><b>Family:</b> \$20,000 per policy year</p> <p><i>Once the out-of-pocket limit has been satisfied, eligible expenses will be payable at 100% for the remainder of the policy year up to any benefit maximum that may apply.</i></p>	

## OUTPATIENT BENEFITS

<b>Doctor's Visits</b>	<p><b>At SHC:</b> Specialists, 100% after a \$30 per visit co-pay.*</p> <p><b>In-Network:</b> 75% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges; \$60 per visit co-pay up to the out-of-pocket limit, 100% thereafter</p>	<p><b>At SHC:</b> Specialists, 100% after a \$30 per visit co-pay for Comp; \$10 for GSHIP.*</p> <p><b>In-Network:</b> 90% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges; \$60 per visit co-pay for Comp; \$50 per visit co-pay for GSHIP; up to the out-of-pocket limit, 100% thereafter</p>
<p><b>Lab and X-ray</b></p> <p>Some lab tests at SHC are provided at no charge. This is not an insured benefit but is provided by NYU to all matriculated students including students who waive the NYU sponsored Plans.</p>	<p><b>At SHC:</b> 80% of allowable charges</p> <p><b>In-Network:</b> 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>	<p><b>At SHC:</b> 90% of allowable charges for Comp; 100% for GSHIP</p> <p><b>In-Network:</b> 90% of the allowable charges up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>
<p><b>Preventive Services and Immunizations as specified by Health Care Reform (PPACA)</b></p> <p><i>(see also Women's Health Benefits, page 12-13)</i></p>	<p><b>At SHC:</b> Preventive services available and rendered at SHC will be provided at 100% with no cost sharing</p> <p><b>In-Network:</b> Preventive services that are not available at SHC will be covered at 100% of eligible expenses with no cost-sharing.</p> <p><b>Out-of-Network:</b> No coverage (To view a list of covered preventive services go to <a href="http://www.healthcare.gov/prevention">www.healthcare.gov/prevention</a>. Please note that coverage is age, gender, and risk appropriate.)</p>	

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

	BASIC PLAN	COMPREHENSIVE PLAN (Comp) AND GSHIP
<b>Allergy Testing and Shots</b>	<p><b>At SHC:</b> 80% of the allowable charge</p> <p><b>In-Network:</b> 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>	<p><b>At SHC:</b> 90% of the allowable charge</p> <p><b>In-Network:</b> 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>
<p><b>Physical/Occupational Therapy and Chiropractic Service</b></p> <p>*Physical/Occupational Therapy is limited to 60 visits per condition per year.</p>	<p><b>At SHC:</b> 100% after a \$30 per visit co-pay.</p> <p><b>In-Network:</b> 75% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges; \$60 per visit co-pay up to the out-of-pocket limit, 100% thereafter</p>	<p><b>At SHC:</b> 100% after a \$30 per visit co-pay for Comp; \$10 per visit copay for GSHIP</p> <p><b>In-Network:</b> 90% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges; \$60 per visit co-pay for Comp; \$50 per visit co-pay for GSHIP; up to the out-of-pocket limit, 100% thereafter</p>
<b>Hospital Emergency Room</b>	<p><b>In-Network:</b> 75% of the allowable charge; \$100 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 75% of the reasonable and customary charges; \$100 per visit copay; up to the out-of-pocket limit, 100% thereafter</p>	<p><b>In-Network:</b> 90% of the allowable charge; \$100 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 90% of the reasonable and customary charges; \$100 per visit copay; up to the out-of-pocket limit, 100% thereafter</p>
<b>WOMEN'S HEALTH BENEFITS</b>		
<b>Routine Gynecologic Exam</b>	<p><b>At SHC:</b> provided at 100% with no cost sharing</p> <p><b>In-Network:</b> covered at 100% of Eligible Expenses with no cost-sharing.</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges; \$60 per visit co-pay up to the out-of-pocket limit, 100% thereafter</p>	<p><b>In-Network:</b> covered at 100% of Eligible Expenses with no cost-sharing.</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges; \$60 per visit co-pay for Comp; \$50 per visit co-pay for GSHIP; up to the out-of-pocket limit, 100% thereafter</p>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

	BASIC PLAN	COMPREHENSIVE PLAN (Comp) AND GSHIP
<b>Pap Smear/ Cervical Cancer Screening (See Laboratory Services)</b>	<p><b>At SHC:</b> provided at 100% with no cost sharing</p> <p><b>In-Network:</b> provided at 100% with no cost sharing</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter; \$60 per visit co-pay</p>	<p><b>At SHC:</b> provided at 100% with no cost sharing</p> <p><b>In-Network:</b> provided at 100% with no cost sharing</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter; \$60 per visit co-pay for Comp; \$50 per visit co-pay for GSHIP</p>
<b>Mammography</b>	<p><b>In-Network:</b> Covered at 100% of allowable charge with no cost sharing</p> <p><b>Out-of-Network:</b> Payable same as Laboratory and X-ray expense (see page 11)</p>	
<b>Contraceptives (Prescription Drugs and Devices)</b>	<p><b>At SHC:</b> Covered at 100% of eligible expenses with no cost sharing</p> <p><b>In-Network:</b> Covered at 100% of eligible expenses with no cost-sharing at Preferred Pharmacies</p> <p><b>Out-of-Network:</b> see Prescription Drug benefit for Non-Preferred Pharmacies</p> <p>Eligible Professional Expenses incurred for outpatient contraceptive service will be paid under the Out Patient benefit (i.e.: IUD Insertion)</p> <p><i>Benefits are payable for a 90-day supply per prescription or refill without prior authorization.</i></p> <p>Lost or stolen prescription drugs will not be covered.</p>	
<b>MATERNITY</b>		
<b>Obstetric Services</b>	<p><b>In-Network:</b> 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p> <p><b>Designated Provider:</b> 100% of negotiated charge* up to the out-of-pocket limit</p> <p><i>*For CPT Code 59400 and CPT Code 59510 (routine obstetric care for complete pregnancy including pre-natal visits, vaginal or cesarean delivery and postpartum care).</i></p> <p><i>For a list of designated providers, please call Student Health Insurance Services at (212) 443-1020.</i></p>	<p><b>In-Network:</b> 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p> <p><b>Designated Provider:</b> Same as Basic Plan.</p>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

**BASIC PLAN****COMPREHENSIVE PLAN  
(Comp) AND GSHIP****Inpatient Room  
and Board For  
Maternity**

**In-Network:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

**Designated Provider:** At NYU Langone Hospital, 100% of negotiated charge up to the out-of-pocket limit

**In-Network:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

**Designated Provider:** At NYU Langone Hospital, 100% of negotiated charge up to the out-of-pocket limit

**TERMINATION OF PREGNANCY****Termination of  
Pregnancy**

**In-Network:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter Copays may apply.

Only one elective termination covered per policy year.

**In-Network:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

Copays may apply.  
Only one elective termination covered per policy year.

**MENTAL HEALTH BENEFITS****Outpatient  
Mental Health  
Psychotherapy  
(outside SHC)**

**At SHC:** Short-term psychotherapy (talk therapy) visits at SHC are provided at no charge. This is not an insured benefit but is provided by NYU to all matriculated students including students who waive the NYU sponsored plans.

**In-Network:** 75% of the allowable charge; up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter

**Designated Provider:** 100% after a \$5 per visit co-pay. For a list of Designated Providers, please call Student Health Insurance at 212-443-1020.

**In-Network:** 90% of the allowable charge; up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter

**Designated Provider:** Same as Basic Plan

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

	BASIC PLAN	COMPREHENSIVE PLAN (Comp) AND GSHIP
<b>Psychiatric Medication Assessment and Management</b>	<p><b>At SHC:</b> 100% after a \$20 per visit professional service fee.</p> <p><b>In-Network:</b> 75% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges; \$60 per visit co-pay up to the out-of-pocket limit, 100% thereafter</p>	<p><b>At SHC:</b> Comp: 100% after a \$20 per visit professional service fee; GSHIP: covered 100%</p> <p><b>In-Network:</b> 90% of the allowable charge; \$30 per visit copay; up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges; \$60 per visit co-pay for Comp; \$50 per visit co-pay for GSHIP; up to the out-of-pocket limit, 100% thereafter</p>
<b>Inpatient Mental Health</b>	<p><b>In-Network:</b> 75% of the negotiated charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>	<p><b>In-Network:</b> 90% of the negotiated charge up to the out-of-pocket limit, 100% thereafter</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</p>
	<b>Designated Provider:</b> At NYU Langone Hospital, 100% of the Negotiated Charge	
<b>CHEMICAL ABUSE AND DEPENDENCE</b>		
<b>Outpatient</b>	<p><b>In-Network:</b> 100% of the allowable charge</p> <p><b>Out-of-Network:</b> 100% of reasonable and customary charge</p> <p><i>Up to 20 of these visits available for family counseling</i></p>	
<b>Inpatient</b>	<p><b>In-Network:</b> 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum</p> <p><b>Out-of-Network:</b> 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum</p>	<p><b>In-Network:</b> 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum</p> <p><b>Out-of-Network:</b> 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum</p>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

**BASIC PLAN****COMPREHENSIVE PLAN  
(Comp) AND GSHIP****PRESCRIPTION DRUGS****Prescription Drugs****Participating Pharmacy:** 100% after a:

- \$15 copay for generic drugs
- \$40 copay for preferred brand name drugs
- \$60 copay for non-preferred brand name drugs
- \$20 copay for all diabetic supplies (insulin, syringes and testing supplies)

replacements for lost or stolen prescription drugs are not covered.

**Non-Participating Pharmacy:** There is a 30% co-insurance in addition to the co-pays listed.*Benefits are not payable for more than a 30-day supply per prescription or refill without prior authorization.**Off label prescription drugs for cancer treatment are included.***INPATIENT MEDICAL****Room & Board,  
Pre-Admission  
Testing, Non-  
Surgical Physician  
Visit, Other  
Hospital Services****In-Network:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**In-Network:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**SURGICAL BENEFITS (Outpatient & Inpatient)****Surgeon/  
Assistant Surgeon  
Anesthesia Fees****In-Network:** Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**In-Network:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**GENDER MEDICAL MODIFICATION BENEFITS****Sexual  
Realignment  
Surgery****In-Network:** Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**In-Network:** Covered at 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter**Out-of-Network:** Covered at 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter**Hormone Therapy**

Covered under Prescription Drugs Benefit (see above)

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

**BASIC PLAN****COMPREHENSIVE PLAN  
(Comp) AND GSHIP****ADDITIONAL BENEFITS**

**Ambulance** 100% coverage per transport to or from hospital.

**Vision Services** **Annual Preventive Eye Exam (One per policy year)**  
*Over age 19*

**At SHC:** 100% after a \$30 per visit co-pay

**At SHC:**

**Comp Plan:** 100% after a \$30 per visit co-pay

**GSHIP:** 100% after a \$10 per visit co-pay

**Outside SHC:** No benefit

The following optical services are available at the Student Health Center, but are not covered under the Student Health Insurance Program:

- New contact lens fittings (lenses not included)
- Re-evaluation of current contact lens prescriptions
- Eyeglass frames and lenses

**Vision Services** **Annual Preventive Eye Exam (one per policy year)**  
*through the end of the month in which the student turns 19 years of age*

**At SHC:** 100% with no per visit co-pay

**In-Network:** Covered at 75% of allowable charges; up to the out-of-pocket limit, 100% thereafter. \$30 per visit co-pay.

**Out-of-Network:** Covered at 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; \$30 per visit co-pay

**At SHC:**

**Comp Plan:** 100% with no per visit co-pay

**GSHIP:** 100% with no per visit co-pay

**In-Network:** Covered at 80% of allowable charges; up to the out-of-pocket limit, 100% there-after; Comp Plan - \$30 per visit co-pay; GSHIP - \$10 per visit co-pay

**Out-of-Network:** Covered at 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; Comp Plan - \$30 per visit co-pay. GSHIP - \$10 per visit co-pay.

**Lenses and Frames: (One per policy year)**

**At SHC:** 80% of allowable charges; up to the out-of-pocket limit, 100% thereafter; \$30 per visit co-pay

**In-Network:** 60% of allowable charges; up to the out-of-pocket limit, 100% thereafter. \$50 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; \$50 per visit co-pay

**Contact Lenses (Preauthorization Required)**

**At SHC:** 80% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$30 per visit co-pay

**In-Network:** 60% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

## ADDITIONAL BENEFITS (continued)

**Pediatric Dental**  
*through the end of the month in which the student turns 19 years of age*

**Preventive Dental Care:** One dental exam and cleaning per 6-month period

**At SHC:** Not available

**In-Network:** 75% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; \$75 per visit co-pay

**At SHC:** Not available

**In-Network:** 80% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

**Out-of-network:** 60% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$75 per visit co-pay

**Routine Dental Care** (Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at 6-12 month intervals)

**At SHC:** Not available

**In-Network:** 75% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; \$75 per visit co-pay

**At SHC:** Not available

**In-Network:** 80% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$50 per visit co-pay

**Out-of-network:** 60% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$75 per visit co-pay

**Major Dental** (Endodontics and Prosthodontics)  
*Preauthorization required.*

**At SHC:** Not available

**In-Network:** 70% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$100 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; \$150 per visit co-pay

**Orthodontia:** *Preauthorization required.*

**At SHC:** Not available

**In-Network:** 60% of allowable charges; up to the out-of-pocket limit; 100% thereafter; \$100 per visit co-pay

**Out-of-Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; \$200 per visit co-pay.

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

ADDITIONAL BENEFITS (continued)

**Diabetic Treatment Expense**

*Insulin, testing supplies and syringes are payable under the prescription portion of the plan (see page 16).*

**Covered medical expenses for self-management education are payable as follows:**

**At SHC:** 80% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**In-Network:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

**At SHC:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**In-Network:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

**Durable Medical Equipment and Braces**

**At SHC:** 80% of reasonable and customary charges

**Outside SHC:** 75% of reasonable and customary charges

**At SHC:** Comp Plan: 90% of all reasonable and customary charges; GSHIP: Covered 100%

**Outside SHC:** 90% of reasonable and customary charges

**Medical and Mental Health Treatment Abroad**

Medical and mental health treatment will be covered according to the plan benefits at the in-network level.

**Other Covered Services - sample listing**

- Radiation Therapy, Chemotherapy, Dialysis Treatment, and Intravenous Home Therapy
- Mastectomy, Lymph Node Dissection and Lumpectomy and Reconstructive Surgery as a result of Breast Cancer
- Hospital Outpatient Services
- Partial Hospitalization
- Speech and Hearing Therapy, Bone Density Screening Test, Enteral Formula for Home Use
- Home Health Care
- End of Life Care
- Travel Assistance Program

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2016-2017 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

# Referral Requirements

**REFERRALS ARE REQUIRED FOR SERVICES IN MANHATTAN (OUTSIDE SHC).** Except for situations listed below, all students enrolled in CHP insurance plans in need of medical care in Manhattan are required to first seek treatment and be evaluated at the SHC. If the evaluation by the SHC provider determines that the services are not available at the SHC, an off-site referral will be issued. Students are responsible for all co-pays or co-insurance fees with respect to such referrals. Covered services received in Manhattan without an appropriate referral will **not** be paid by CHP.

## Services Exempt from Referral Requirement

- medical emergency treatment in a hospital\*
- gynecological care
- laboratory tests
- maternity care
- mental health and substance abuse services
- treatment for TMJ
- when the SHC is closed

### **Important:**

Students must obtain required referrals from an SHC provider before they receive medical services in Manhattan outside the SHC. Referrals requested after services are received are not permitted.

\* Medical emergency refers to an unexpected, sudden onset of an acute illness or injury that is life or limb threatening and may permanently affect quality of life.

Referrals from CHP **are** required for follow-up treatment after an emergency.

## Referrals for Services Outside Manhattan

Students may use any provider **outside the borough of Manhattan** without an off-site referral from the SHC. All visit co-pays or co-insurance fees incurred will be the responsibility of the student.

We encourage students to first seek services from an SHC provider who will be able to supervise and coordinate care with minimal out-of-pocket expense for medically necessary treatment. Students seeking care from providers outside the SHC should consider choosing a provider who participates in the MagnaCare (NY/NJ area) or MultiPlan network to ensure maximum benefits and reduce out-of-pocket expenses. To find a MagnaCare (NY/NJ area) or MultiPlan provider, go to [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) or call (877) 373-1170 and a CHP representative will assist you in locating a participating provider.

## Referral Limitations

- Referrals are only valid for treatment of a specific condition for the period of time stated on the referral.
- Referrals may also limit the number of visits allowed within that time frame.
- Your condition must be re-evaluated by a SHC healthcare provider once the limits of the referral have been reached.

## Pre-Certification Requirement

Pre-certification of coverage is required, except in emergencies, for services including, but not limited to:

- At least two (2) days prior to a planned admission or surgery when your provider recommends inpatient hospitalization.
- At least two (2) days prior to ambulatory surgery or any ambulatory care procedure when your provider recommends it be performed in a hospital or ambulatory surgical center.
- Within the first three (3) months of a pregnancy and again within 48 hours after the delivery if your hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean birth.

If pre-certification is not secured, eligible expenses will be subject to either a \$500 deductible or 50% of what would have been paid, whichever results in a greater benefit to you.

**Please note:** Pre-certification is not required before beginning physical therapy treatment.

**Please visit [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) and click on FAQs on the navigation bar at the top of the page for more details about referral and pre-certification requirements.**

## **Plan Exclusions and Limitations\***

Following are **some** of the services that are not covered under the CHP plans:

- 1) Illness, accident, treatment or medical condition arising out of:
  - a. war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto;
  - b. aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- 2) Most cosmetic surgery.
- 3) Foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. Foot care due to a medical condition or disease resulting in circulatory deficits or areas of decreased sensation in legs or feet are covered.
- 4) Services for which no charge is normally made.
- 5) Dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth and except for dental care or treatment necessary due to congenital disease or anomaly. This exclusion does not apply to preventive services mandated by the Patient Protection and Affordable Care Act.
- 6) Eyeglasses, hearing aids, and examination for the prescription or fitting thereof. This exclusion does not apply to preventive services mandated by the Patient Protection and Affordable Care Act.
- 7) Rest cures, custodial care and transportation.

### **Some Medications Not Covered by the Prescription Drug Benefits under the CHP Plans:**

- over-the-counter medications (except as specifically provided)
- drugs whose sole purpose is to promote or stimulate hair growth
- drugs for cosmetic purposes
- appetite suppressants
- preventive medicines or vaccines, except as specifically provided
- non-self injectables (these are covered by the medical portion of the Plan)

# Student Health Insurance Plan Rates

## Rates for Students

	Coverage Period	Basic Plan	Comprehensive Plan
Annual	8/21/16 - 8/20/17	\$2,697	\$4,167
Fall Term	8/21/16 - 1/8/17	\$1,043	\$1,609
Spring/Summer Terms	1/9/17 - 8/20/17	\$1,654	\$2,558
Summer Term	5/14/17 - 8/20/17	\$732	\$1,129

## Rates for Dependent Coverage

	Coverage Period	Basic Plan	Comp. Plan	GSHIP
<b>Spouse/Domestic Partner/ One or More Children</b>				
Annual	8/21/16 - 8/20/17	\$2,697	\$4,167	\$3,982
Fall Term	8/21/16 - 1/8/17	\$1,043	\$1,609	\$1,537
Spring/Summer Terms	1/9/17 - 8/20/17	\$1,654	\$2,558	\$2,445
Summer Term	5/14/17 - 8/20/17	\$732	\$1,129	\$1,079

## Rates for Continuation Option

	Coverage Term	Basic Plan	Comp. Plan	GSHIP
Student	90 Days	\$665	\$1,027	\$982
Dependents	90 Days	\$665	\$1,027	\$982

## Insurance Payment Options

NYU sponsored health insurance plans are annual policies for students enrolled in an NYU sponsored plan before the September 30th fall semester deadline. Students may choose from the following payment options:

- A. **ANNUAL PAYMENT IN FULL at the time of fall registration**, with no insurance charge at spring registration.
- Students coverage will continue through August 20th, **even if they are not registered for spring classes**. (However, they will not have access to services at the SHC after January 8th for January graduates and after graduation for May graduates.)
  - Students **cannot** get a partial refund of the spring/summer portion of the annual insurance charge after the September 30th enrollment deadline.
- B. **TWO INSTALLMENT PAYMENT PLAN (default plan)**: The first payment is due at the time of fall registration and the second at spring registration. **The spring insurance charge is higher than the fall charge because it includes payment for coverage over the summer months.**
- Students will be automatically enrolled in the same plan and billed the spring/summer health insurance charge if, and only if, they are registered for classes or maintaining matriculation for the spring semester.
  - **Students who are not registered for classes or maintaining matriculation for the spring semester will have their insurance coverage end on January 8th.**  
(See pages 30 to review options for continuing coverage.)

**Whether payment option A or B is chosen: students may not change plans until the beginning of the next academic year.**

## Insurance Cards

Each student who is enrolled in the Basic, Comprehensive or GSHIP Plan will receive an insurance card **at their permanent address** within the United States.

If your permanent address is outside the United States, please contact CHP at (877) 373-1170 or [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) and provide them with your local address.

If you do not receive the CHP insurance card within three weeks of the effective date of the policy or within three weeks of your request to enroll in the plan (whichever is later), please contact CHP at (877) 373-1170 or at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu).

An online insurance card can be obtained by going to the CHP web site shown above. Click the link for "Online ID Card."

**We encourage you to carry your NYU ID and insurance card at all times.**

# Enrolling in the NYU Sponsored Plans

## Eligibility

Students are eligible to enroll in an NYU sponsored plan if they are:

- registered for one or more credits in a degree-granting program at NYU
- maintaining matriculation (completing certain academic programs and not enrolled in classes)
- students with F-1 or J-1 visa status
- post-doctoral research trainees/fellows, paid by NYU on stipends (code 542) or paid directly by external sponsors
- dependents of an insured (spouse/domestic partner and children up until age 26)

**NYU requires students who are studying abroad with NYU programs** to be enrolled in the GeoBlue Study Abroad Health Insurance Plan designed specifically to allow students easy access to care while outside the United States.

Visit [www.nyu.edu/health/GeoBlue](http://www.nyu.edu/health/GeoBlue) for more information.

## Automatic Enrollment

Most students are automatically enrolled in either the Basic Plan or the Comprehensive Plan as part of the course registration process. Students should see the Automatic Enrollment Guide (see page 27) to determine if they will be automatically enrolled and in which plan.

**Students who are automatically enrolled and wish to change to a different plan** may do so by completing the online enrollment process at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) before the appropriate deadline (see page 26). Their tuition bills will be adjusted accordingly. Students who maintain alternate health insurance coverage that meets the University's minimum health insurance criteria may apply to waive an NYU sponsored health insurance plan entirely (see pages 28).

**Please note:** Adding or dropping courses during the registration period may affect a student's automatic enrollment in a school-sponsored insurance plan. **In such situations, confirm your enrollment status before the appropriate semester deadline (see page 26) to ensure your coverage.**

**Graduate Assistants, Research Assistants, Teaching Assistants** or certain specifically designated fully-funded graduate students for whom the University has agreed to pay the student health insurance charge, will be automatically enrolled in the Graduate Student Health Insurance Plan (GSHIP). A Basic Plan or Comprehensive Plan insurance charge may initially appear on the student's tuition bill, but will be cancelled when the program administrator notifies the Student Health Insurance Department of the student's GSHIP eligibility.

Post-Doctoral Research Trainees and Fellows paid by NYU on stipends [code 542], or paid directly by external sponsors, will be automatically enrolled in the GSHIP. They may waive the GSHIP insurance charge if they maintain health insurance coverage in an alternate plan, which meets the University's requirements.

For students eligible for Graduate Employee NYU/UAW Local 2110, please see page 10.

## Voluntary Enrollment

Students registered for classes or maintaining matriculation but not automatically enrolled have the option to choose a plan before the appropriate semester deadline (see below) by completing the online enrollment process at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance). (See Automatic Enrollment Guide on page 27).

# Dependents

## Eligibility

Eligible dependents are:

- a) the covered student's spouse or domestic partner; and/or
- b) the covered student's child under the age of 26 years.

## How to Enroll

To enroll eligible dependents, insured students must complete the online enrollment application and make payment at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) by clicking on the Dependent Enrollment link from the menu on the left side of the webpage by the appropriate deadline (see page 26). Dependent enrollment will be available from 8/1-9/30.

\*Early Law Students will be able to enroll dependents as of 7/1

- Dependents enrollment must be completed separately from the student's online enrollment process.
- Dependents must be enrolled in the same plan and for the same time period as the covered student, unless there is a qualifying life event.
- Dependents will not have access to services at the SHC. Therefore, referrals are not required for any services outside the SHC.

## Payment Options

Students enrolling dependents in an NYU plan before the fall term deadline may choose an installment payment option. For students choosing this option:

- The policy coverage is annual and the spring term payment is required in order for coverage to be effective and continuous through August 20, 2017.
- Students will receive a 30-day notice before their fall coverage ends with a request for payment for the spring term coverage.
- Students must send the appropriate payment for the spring term by January 8<sup>th</sup> in order to continue dependent coverage beyond January 8<sup>th</sup>.

## Effective Dates of Coverage

<b>Annual 2016-2017</b>	August 21, 2016 - August 20, 2017
<b>Fall 2016</b>	August 21, 2016 - January 8, 2017
<b>Spring/Summer 2017</b>	January 9, 2017 - August 20, 2017
<b>Summer 2017</b>	May 14, 2017- August 20, 2017

## How to Enroll

Students should evaluate their options by reviewing the benefits, referral requirements and exclusions of the NYU sponsored plans (see pages 11-21). Students should have their student ID number (shown on the admissions letter or on the back of the NYU ID card) handy before accessing the online system during the following enrollment periods.

1. Go to [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance)
2. Click on the box that indicates, "**Click here** to enroll in or waive the Student Health Insurance Plans." Read the general information and follow the instructions for enrolling.
3. **At the end of the process, you must confirm your enrollment selection in order for your request to be processed.**
4. Print the Confirmation of Status letter. A confirmation will also be sent to the e-mail address provided.

## Enrollment Deadlines

If your first semester of the academic year is	The online enrollment system becomes available:	The <b>SEMESTER DEADLINE</b> for enrolling in the NYU Plans is:
Fall 2016	June 21	September 30
Spring 2017	November 8	February 10
Summer 2017	April 4	June 5

## Important Enrollment Rules for Matriculated Students

- If the online enrollment process is not completed by the deadline, the plan in which the student is automatically enrolled will be in effect for all or any remaining part of the academic year. **There will be no option to upgrade or downgrade the level of coverage until fall of the next academic year.**
- Students who were only billed the fall semester health insurance charge at the time of fall registration:
  - will be automatically enrolled in the same plan and billed the spring/summer health insurance charge if, and only if, they are registered for classes or maintaining matriculation for the spring semester.
  - will have their insurance coverage end on January 8th if they are not registered for classes or maintaining matriculation for the spring semester. (See page 30 - **Continuation Option** for continuing coverage beyond January 8th).
- Students who paid the annual health insurance charge at the time of fall registration:
  - will continue coverage through August 20th, even if they are not registered or matriculated for spring classes. (However, they will not have access to services at the SHC after January 8th for January graduates and after May 31st for May graduates.)
  - cannot get a partial refund of the spring/summer portion of the annual insurance charge after the September 30th enrollment deadline.

### Important Note for Students Enrolled in an NYU sponsored plan for the fall semester

- If you are registered for classes for spring 2017 you will be enrolled in the same plan and billed the appropriate spring/summer 2017 insurance premium, regardless of your credit load.
- If you chose the two-payment option and are not registered for classes or paying a maintaining matriculation fee for spring 2017, you will not be billed for an NYU sponsored plan. Your coverage will end on January 8th.

Enrollment will only be processed by the Student Health Insurance Department. No school or other unit can enroll a student in the insurance plan.

### January Graduates (and other students not matriculating for spring 2017)

Choosing the annual option will guarantee that your coverage will remain in effect during the entire policy year, even though you will not be enrolled for classes during spring 2017.

Please note: You will not have access to services at the SHC after January 8th, and therefore no referral will be required for services outside SHC.

## Fall 2016/Spring 2017 Automatic Enrollment Guide

Student Group				
School	Type of Program	If you are registered for	You will be automatically enrolled in the	You may choose the following enrollment options
<b>International Students with F-1 or J-1 Visa Status</b>				
<b>All Schools*</b>	Degree or Non-degree granting	Any number of credits	Comprehensive Plan	Basic Plan
<b>Undergraduate Students</b>				
<b>All Schools*</b>	Degree-granting	9 or more credits	Basic Plan	Comprehensive Plan
<b>Graduate Students</b>				
<b>College of Dentistry</b>	Degree-granting or Post-Doctoral	6 or more credits	Comprehensive Plan	Basic Plan
<b>College of Global Public Health</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan
<b>College of Nursing</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan
<b>Gallatin School of Individualized Study</b>	Degree-granting	6 or more credits	Comprehensive Plan	Basic Plan
<b>Graduate School of Arts &amp; Science</b>	Degree-granting	1 or more credits, or maintaining matriculation	Basic Plan	Comprehensive Plan
<b>School of Professional Studies</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan
<b>School of Law</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan
<b>Silver School of Social Work</b>	Degree-granting	6 or more credits	Comprehensive Plan	Basic Plan
<b>Steinhardt School of Culture, Education, and Human Development</b>	Degree-granting or Advanced Certificate	6 or more credits	Basic Plan	Comprehensive Plan
<b>Stern School of Business</b>	Degree-granting	12 or more credits	Basic Plan	Comprehensive Plan
<b>Tisch School of the Arts</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan
<b>Wagner Graduate School of Public Service</b>	Degree-granting	6 or more credits	Basic Plan	Comprehensive Plan

\* Does not apply to NYU Tandon School of Engineering.

**The rules for summer 2017 automatic enrollment differ from the rules for fall 2016 or spring 2017.**

Students in a degree-granting program who register for at least (1) credit during the summer will be enrolled automatically in and charged for an NYU sponsored plan unless:

- a) they were enrolled and charged the annual premium
- b) they were enrolled and charged the previous term for spring/summer coverage, or
- c) they waived the NYU sponsored plans before the summer deadline.

## Waiving the Student Health Insurance Plans

If you maintain other insurance coverage that meets the University's requirements as outlined below, you may apply to waive the NYU sponsored plan by the appropriate deadline (see page 29).

### Waiver Criteria Applicable to All Students

In order for NYU to grant a waiver, your insurance coverage must meet the following criteria:

- 1) The insurance company must be headquartered and operating in the U.S., with a U.S. claims address and customer service telephone number. (LS Freshman Abroad students, see below\*.)
- 2) The insurance coverage must remain in effect from:

SEMESTER	INSURANCE EFFECTIVE DATES
Fall	August 21st through August 20th of the following year
Spring	January 9th through August 20th of that year
Summer	May 14th through August 20th of that year

- 3) The plan **must** provide inpatient hospitalization benefits in the New York City area for medical/surgical, mental health, substance abuse, and alcohol related illness or injury.
- 4) The plan **must** provide outpatient benefits in the New York City area (including office visits for medical/surgical, mental health, substance abuse, and alcohol related illness or injury, and laboratory and radiology procedures). **Coverage limited to emergency care does not satisfy the requirement.**
- 5) The maximum benefit payable under the insurance plan must be unlimited.

*Based on the information provided, NYU reserves the right to deny your waiver request.*

If your waiver is approved, the Bursar will be notified to remove the insurance charge from your account.

\* For students in the LS Freshman Abroad program, their insurance company or government-issued health plan must be headquartered in their home country.

### Additional Waiver Criteria Applicable to F-1 and J-1 Visa Holders

- 1) No waiting period for pre-existing conditions.
- 2) Policy deductible not to exceed \$1,500 per policy year.
- 3) Medical Evacuation coverage of at least \$50,000 USD
- 4) Repatriation of remains coverage of at least \$25,000 USD

**International students with F-1 or J-1 visa status, please see page 28-29 for additional waiver instructions.**

## How to Waive Online

Students should have their student ID number (shown on the admissions letter or on the back of the NYU ID card) handy before accessing the online system during the enrollment/waiver periods shown below.

- 1. Go to [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance)
- 2. Click on the box that indicates, "**Click here** to enroll in or waive the student health insurance plans." Read the general information and follow the instructions for waiving.

- At the end of the process, you must confirm your waiver information in order for your request to be processed.
- Print the Confirmation of Status letter. A confirmation will also be sent to the e-mail address provided.

## Waiver Deadlines

If your first semester of the academic year is	The online enrollment system becomes available:	The <b>SEMESTER DEADLINE</b> for enrolling in the NYU Plans is:
<b>Fall 2016</b>	June 21	September 30
<b>Spring 2017</b>	November 8	February 10
<b>Summer 2017</b>	April 4	June 5

## Important Waiver Rules

- If you successfully waived in the fall, your waiver automatically remains in effect for the spring and summer semesters. **However, you must repeat the waiver process again at the start of each academic year beginning in the fall.**
- Once the waiver process is completed, the waiver will apply as of the effective date of insurance for the term. (Example: if you submit a waiver on September 15th you will not be covered for any services that were rendered on or after August 21st of that year).
- Waivers will only be processed by the Student Health Insurance Department. No school or other unit can waive students from the insurance plan.
- However, if you used the online system in the fall semester to select your insurance and now have a new health insurance plan, you may apply to waive the spring coverage by submitting a Petition to Change Insurance Form to the Student Health Insurance Department before the February 10 spring semester deadline. You should contact the Student Health Insurance Department at (212) 443-1020 or health.insurance@nyu.edu for more information.
- If you waive the NYU sponsored plan and then find yourself without insurance due to divorce, loss of employment, termination of coverage due to age, or similar reason, you may be eligible to enroll in an NYU sponsored plan by submitting a Petition to Change Form to the Student Health Insurance Department. You will be required to pay the premium for the entire semester, regardless of when you enroll.**

*Based on the information provided, NYU reserves the right to deny your waiver request.*

If your waiver is approved, the Bursar will be notified to remove the insurance charge from your account.

## International Students in F-1 or J-1 Status

**To avoid being obligated to pay for two health insurance plans, please do not purchase another health insurance plan before your waiver request is approved.**

*Your waiver will not be processed until Student Health Insurance Department confirms that your insurance plan meets the University's requirements.*

## Supplemental Information

Health insurance is a requirement of the University and is a necessity in the United States because of the very high cost of healthcare. When you are registered for classes, you will be automatically charged for the NYU sponsored Comprehensive Insurance Plan. You will remain enrolled in that plan unless you complete the waiver process before the semester deadline.

Students have an option to:

- Waive the NYU sponsored plan if you maintain other insurance coverage that meets the University's minimum health insurance criteria described on page 28, or
- Downgrade your coverage to the Basic Plan. Students may only opt to downgrade coverage when first registering for the academic year.

## International Students Waiver Process

Students with an F-1/J-1 visa who maintain other insurance coverage and wish to waive the NYU sponsored plan need to complete and sign the entire Student Acknowledgment and Insurance Carrier Certification Form before submitting it to the NYU Student Health Insurance Department. **This must be completed for each new academic year before September 30th.**

1. Go to **[www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance)**
2. Click on the box for Washington Square Students
3. Select the International Students tab
4. Click on the International Student Waiving link
5. Read the general information and
6. Follow the instructions for completing the Student Acknowledgement and Insurance Carrier Certification Form.
7. **Your insurance company representative must complete and sign and date the form.**

The following types of insurance plans will not be acceptable for waiving the NYU plans:

- Travel policies with limited benefits and exclusions of coverage important for a college population.
- Insurance plans that always require students to pay for treatment out-of-pocket and then be reimbursed.

*Based on the information provided, NYU reserves the right to deny your waiver request.*

If your waiver is approved, the Bursar will be notified to remove the insurance charge from your account.

## Leave of Absence (LOA)

If you are granted a school sanctioned leave of absence and if you were enrolled in an annual or semester long NYU sponsored plan, you will continue to be insured until the end of the period for which you paid the insurance charge. If you want to continue coverage beyond that coverage period, you are able to purchase a continuation coverage option for 90 days beyond the end of the period for which you had originally paid for coverage. Listed below are the necessary criteria for possible continuation of coverage.

**Important:** If you are first granted a school sanctioned **leave of absence within the semester's waiving period** (thru September 30th for the fall semester, and February 10th for the spring semester) and you paid for the insurance for the term, **your insurance will automatically terminate**. To avoid a gap in your insurance and if you want to maintain your NYU sponsored insurance plan, you and your school must notify the Student Health Insurance Department at [health.insurance@nyu.edu](mailto:health.insurance@nyu.edu) or (212) 443-1020.

You, the student, your spouse and your children may be able to temporarily continue coverage under this certificate in certain situations when you would otherwise lose coverage, known as qualifying events.

- If your coverage ends due to the termination of your student status, you may continue coverage. Coverage may be continued for you, your spouse and any of your covered children.
- If you are a covered spouse, you may continue coverage if your coverage ends due to termination of the student's status as a student;
- If you are a covered child, you may continue coverage if your coverage ends due to termination of the student's status as a student;

If you want to continue coverage, you must request continuation (see Continuation Option)

## Continuation Option

Students are eligible to continue their coverage under the Basic, Comprehensive, or GSHIP plans for a period of 90 days after graduation, upon leaving the University or when you would otherwise lose coverage. You may apply and make payment online at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) by clicking on the Continuation Option link from the menu on the left side of the webpage. Continuation Option rates are available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).

You, the student, your spouse and your children may be able to temporarily continue coverage under this certificate in certain situations when you would otherwise lose coverage, known as qualifying events.

- If your coverage ends due to the termination of your student status, you may continue coverage. Coverage may be continued for you, your spouse and any of your covered children.
- If you are a covered spouse, you may continue coverage if your coverage ends due to:
  - termination of the student's status as a student;
  - divorce or legal separation from the student; or
  - death of the student.
- If you are a covered child, you may continue coverage if your coverage ends due to:
  - termination of the student's status as a student;
  - loss of covered child status under the plan rules; or
  - death of the student.

If you want to continue coverage, you must request continuation from CHP at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu). Click on the Continuation Option link from the menu on the left side of the web page and make the first insurance payment within the 60-day period following the later of:

The date coverage would otherwise terminate; or  
 The date you are sent notice by first class mail of the right of continuation by the policyholder.

Continuation Option rates are available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).

Continued coverage under this section will terminate at the earliest of the following:

1. The date 90 days after the student's coverage would have terminated because of termination of student status;
2. If you are a covered spouse or child, the date 90 days after coverage would have terminated due to the death of the student, divorce or legal separation, the student's eligibility for Medicare, or the failure to qualify under the definition of "children";
3. The date you become covered by an insured or uninsured arrangement that provides hospital, surgical or medical coverage;
4. The date you become entitled to Medicare;
5. The date to which insurance charges are paid if you fail to make a timely payment; or
6. The date the policy terminates. However, if the policy is replaced with similar coverage, you have the right to become covered under the new policy for the balance of the period remaining for your continued coverage.

## Healthcare Financial Counseling and Assistance

The University recognizes the high risk that healthcare costs could have on students' educational progress. NYU will attempt to assist graduate students who are experiencing financial hardship due to unusually large unpaid medical bills. In order to qualify for the assistance, the student must meet **all** of the following criteria:

- is a full-time graduate student at New York University;
- maintains coverage in a health insurance plan;
- has exhausted insurance and other financial resources;
- has unpaid medical expenses exceeding \$4,000 related to a catastrophic, acute or chronic illness or injury;
- has not submitted a previous application within the current fund year.

### Students who are interested in applying for assistance must:

- Download and complete an application and the Authorization for Release of Health Information forms. These forms are also available at the Patient Accounts Department at 726 Broadway, Suite 346, or can be requested at [health.patientaccounts@nyu.edu](mailto:health.patientaccounts@nyu.edu).
- Contact the Patient Accounts Department at (212) 443-1010 or [health.patientaccounts@nyu.edu](mailto:health.patientaccounts@nyu.edu) to make an appointment with a financial counselor.
- Bring the application, Release of Information Form, and all other supporting documentation with you to your appointment. Be certain to make a copy of all documents for your records

Even if these criteria are satisfied, assistance is not guaranteed; this is not insurance.

## Stu-Dent Dental Health Program

The Stu-Dent Plan is a prepaid dental plan that offers high quality, low-cost dental care to NYU students, with convenient appointment times to accommodate busy schedules. Services are provided by graduating DDS and hygiene students overseen by licensed dental faculty members in a convenient location adjacent to the SHC on the 3rd floor of 726 Broadway.

As a Stu-Dent plan member, you are eligible to receive semiannual check-ups and two cleanings, X-rays, and as many fillings and sealants as you may need for one low enrollment fee of \$240. You will also receive a 20% discount on most dental services not included in the plan.

**How to Enroll** - From June 23 - September 30, you can enroll in the Stu-Dent plan online as part of the student health insurance online enrollment/waiver process. Please be sure to check the box for Stu-Dent enrollment (automatic enrollment in the health insurance plan does not automatically enroll you in Stu-Dent). You may also enroll directly at the Stu-Dent Website, [www.nyu.edu/dental/stu-dent.html](http://www.nyu.edu/dental/stu-dent.html).

For more information about the Stu-Dent plan fees or to enroll after September 30, call (212) 443-1313.

*Please note: The Dental Faculty Practice and the Stu-Dent program are not part of the SHC or the NYU sponsored plans and bill separately from the SHC.*

### Stu-Dent Plan Dental Service Rates (annual)

\$240	Initial Enrollment
\$240	Spouse/Partner
\$195	Renewal
\$85	Dependent (under age 16)

# Information for Parents

## **Why is my student automatically enrolled in an NYU sponsored plan if we did not ask to be enrolled?**

NYU requires that all students registered in degree-granting programs maintain health insurance. While most undergraduate and graduate students are in good health and face few serious illnesses while in school, medical and psychological issues can arise at any time, sometimes without warning. With the high cost of healthcare in the United States, the absence of adequate insurance coverage can result in temporary or permanent interruption of a student's education.

## **Can my student change the automatically enrolled insurance plan?**

Yes. Students who are automatically enrolled in a plan and wish to change to a different plan (upgrade or downgrade) may do so by completing the online enrollment process at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) before the appropriate deadline. The tuition bill will be adjusted accordingly usually within 48 hours of the on-line system change.

## **We have alternate health insurance coverage must we remain in the NYU sponsored plan?**

No. If you maintain other health insurance coverage that meets the University's requirements (see page 28), the student may apply to waive the NYU sponsored plan.

## **My student had waived out of the NYU sponsored plan for the fall semester and no longer has insurance can they enroll in the school sponsored insurance plan?**

Yes. If the student had waived out of the NYU sponsored plan and due to a loss of coverage now needs insurance coverage, a Petition to Add Insurance Form must be submitted to the Student Health Insurance Department along with proof of the termination of the coverage. The insurance charge will be assessed for the entire semester (there is no prorating of the charges).

## **What are the deadlines we need to know about with respect to the insurance program?**

The following outlines the deadline dates for either enrolling/changing the assigned plan or waiving out of the assigned plan:

If your first semester of the academic year is	The online enrollment system becomes available:	The <b>SEMESTER DEADLINE</b> for enrolling in the NYU Plans is:
<b>Fall 2016</b>	June 21	<b>September 30</b>
<b>Spring 2017</b>	November 8	<b>February 10</b>
<b>Summer 2017</b>	April 4	<b>June 5</b>

## **My student enrolled in a NYU sponsored plan for the fall semester. Can they waive the Student Health Insurance Plan for the spring semester?**

Yes. If the student was automatically enrolled in a plan for the fall semester and did not confirm the selection through the online enrollment process, they may waive spring coverage online for the spring semester before the February 10 spring term deadline.

However, if they used the online system in the fall semester to select their insurance and now have a new health insurance plan, they may apply to waive the spring coverage by submitting a Petition to Change Insurance Form to the Student Health Insurance Department before the February 10 spring semester deadline. They should contact Student Health Insurance Department at (212) 443-1020 or [health.insurance@nyu.edu](mailto:health.insurance@nyu.edu) for more information.

## **What are the rates for the NYU sponsored plans?**

Rates for the NYU sponsored plans are listed on page 22.

# Terms to Know

**Allowable Charges:** The maximum dollar amount that an insurance company will reimburse a provider for a specific service.

**Biologically based mental health condition:** The following disorders are considered biologically-based conditions: schizophrenia/psychotic disorders; major depression; bipolar disorder; delusional disorders; panic disorder; obsessive compulsive disorders, anorexia and bulimia. All other mental health conditions are considered to be non-biologically based conditions.

**Co-pay:** The specific dollar amount that you may be required to pay out-of-pocket for a specific type of service.

**Co-insurance:** The amount you are required to pay for covered healthcare services after you have satisfied any co-pay or deductible required by your health insurance plan.

**Deductible:** The amount you are required to pay out-of-pocket before the insurance company begins paying for your healthcare claims.

**Insurance Charge:** The amount paid to the health insurance company to maintain your coverage.

**LOA:** Leave of absence

**Network:** A group of doctors, hospitals and other healthcare providers contracted to provide services to insurance companies' customers for less than their usual fees.

**Out-of-Pocket Limit (OPL):** The predetermined limited amount of money that an individual must pay out-of-pocket before an insurance company will pay 100% of healthcare expenses.

**Patient Protection and Affordable Care Act (ACA):** The Affordable Care Act (ACA) was enacted to increase the level of health insurance coverage to more Americans. There are a multitude of medical coverage requirements set forth in the law.

**Reasonable and Customary Charge:** The average fee charged by a particular type of healthcare provider within a geographic area.

**SHC:** Student Health Center

# Contact Information

## Insurance

### **Student Health Insurance Department**

726 Broadway, Suite 346  
New York, NY 10003  
(212) 443-1020  
Fax: (212) 443-1011  
[www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance)  
[health.insurance@nyu.edu](mailto:health.insurance@nyu.edu)

### **Consolidated Health Plans**

Attn: NYU Unit  
2077 Roosevelt Ave.  
Springfield, MA 01104  
(877) 373-1170  
Fax: (413) 214-6482  
[www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)

### **GeoBlue Worldwide Insurance**

*(NYU Programs outside the US)*  
(866) 281-1668  
(610) 254-8741 (collect outside the U.S.)  
[globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)

## Emergency Services

### **Life- or Limb-threatening Emergencies**

#### **NYC Emergency Services**

Dial 911

### **Non Life- or Limb-threatening Urgent**

#### **Medical Concerns**

#### **Student Health Center**

(212) 443-1000

### **Urgent Mental Health Concerns**

#### **Wellness Exchange 24/7 Hotline**

(212) 443-9999

## Health & Wellness Services

### **Student Health Center**

726 Broadway, 3<sup>rd</sup> and 4<sup>th</sup> Floors  
New York, NY 10003  
(212) 443-1000

### **SHC at Brooklyn**

6 MetroTech Center, ROG-B020  
Brooklyn, NY 11201  
(646) 997-3456

### **Wellness Exchange**

24-hour Hotline: (212) 443-9999  
[www.nyu.edu/999](http://www.nyu.edu/999)

### **Medical Services**

General Information: (212) 443-1000  
[www.nyu.edu/health](http://www.nyu.edu/health)

### **Counseling and Wellness Services**

(212) 998-4780  
[www.nyu.edu/counseling](http://www.nyu.edu/counseling)

### **Moses Center for Students with Disabilities**

726 Broadway, 2<sup>nd</sup> Floor  
New York, NY 10003  
Phone and TTY: (212) 998-4980  
[www.nyu.edu/csd](http://www.nyu.edu/csd)

### **Dental Faculty Practice**

418 Lafayette Street, Suite 350  
(212) 443-1313  
[www.nyu.edu/dental/patientinfo](http://www.nyu.edu/dental/patientinfo)

## Billing

### **Student Health Patient Accounts Department**

726 Broadway, Suite 346  
(212) 443-1010  
[health.patientaccounts@nyu.edu](mailto:health.patientaccounts@nyu.edu)

## Bursar

### **Student Service Center**

25 West 4th Street  
(212) 998-2806  
[www.nyu.edu/bursar](http://www.nyu.edu/bursar)

This Guide is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits.



**NYU**

Student  
Health Center

**Student Health Insurance Services**

726 Broadway, Suite 346

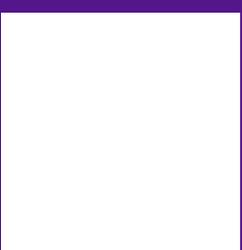
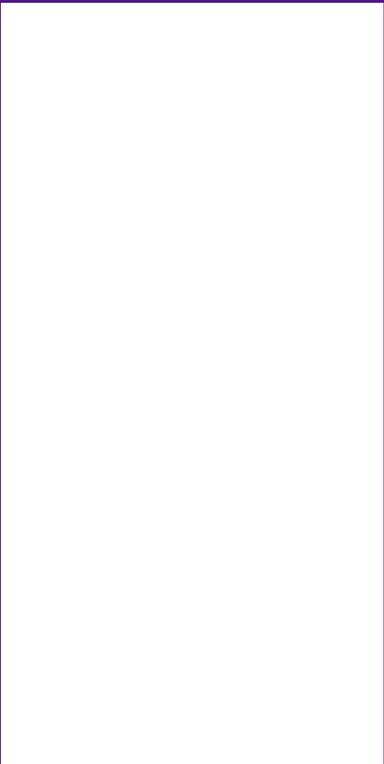
New York, NY 10003

**Most students are automatically enrolled  
in a Student Health Insurance Plan.**

**Already have health insurance?**

Does your coverage meet  
NYU's criteria? (See page 28)

\* ACTION NEEDED EACH ACADEMIC YEAR \*



**Students at the NYU Tandon School of Engineering,  
please see the guide for Tandon**