

# 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**