2017 - 2018
GUIDE
NYU STUDENT HEALTH INSURANCE
YEARLY ACTION REQUIRED

See Health Center Services

Have Own Insurance? See Opt-out Options

NYU Washington Square Campus - Excluding Tandon Students

All Matriculated Students Welcome at the Health Center With/Without NYU Insurance
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 and click on the Emergency link.

This insurance guide excludes NYU sponsored health insurance plans for:

- NYU Tandon School of Engineering
- NYU Abu Dhabi
- NYU Shanghai
- NYU Study Away
A NOTE ABOUT 2017-18 INSURANCE

Whether you are feeling well and want to stay that way, or are facing illness and need help, it’s good to know that high value health insurance and health services are immediately accessible! This 2017-2018 Guide contains important information about the benefits and coverage available through the NYU Student Health Insurance Plan, the health and wellness services available through the NYU Student Health Center, and how they work together. Our simple objective is to enhance your health and well-being in support of your academic success.

We’re always trying to serve you better and three important features for 2017-2018 include:

- The NYU Student Insurance Health Plan has always offered access to high quality doctors, hospitals, pharmacies, and related services at a reasonable annual premium. In 2017-2018 the Plan will further expand access by changing from the Magnacare to the Cigna provider network. The Cigna network has a large regional and national presence alike that makes it easy for you to find participating providers no matter where you live or travel.

- The NYU Student Health Center is increasingly refining its student-centered model of care in which care revolves around you. Your care team consists of your Primary Care Provider (PCP), other medical providers who can assist you if your PCP is not available, Nurses, Medical Assistants, and Receptionists. Under this model, you can count on seeing coordinated health professionals who care not only for you but also about you.

- The Wellness Exchange remains your key to accessing the University’s extensive health and mental health resources designed to address your needs. You can call a private hotline (212-443-9999), available 24 hours a day, seven days a week, which will put you in touch with a professional who can help to address day-to-day challenges as well as other health-related concerns. The hotline is also available if you just need to talk or want to call about a friend.

Both the 2017-2018 Guide and The Student Health Center web site at http://www.nyu.edu/students/health-and-wellness/student-health-center.html contain a wealth of useful information about student health services and insurance at NYU. And if you have more questions, just contact us at either www.nyu.edu/health/insurance or (212) 443-1020. We welcome your questions and we’re here to help you any way we can.

Be Healthy!

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

Both SHC locations offer appointment-based 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

The Washington Square SHC also offers both walk-in medical and counseling services

*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. 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, 2nd, 3rd, and 4th 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

Students have access to Primary Care and Women’s Health services at both the Washington Square and Brooklyn locations. Appointments can be scheduled at whichever location is most convenient. All students are assigned a Primary Care Provider (PCP) and Medical Home team for continuity during their time at NYU. Students can visit with their PCP — or other members of the Medical Home team — to manage all healthcare needs (including vaccines and preventive care), coordinate with home providers, and receive referrals as needed. Urgent Care services are available on the 3rd floor of 726 Broadway for an additional fee. In-house specialty services include: dermatology, pulmonology, gastroenterology, orthopedics, sports medicine, psychiatry, neurology, endocrinology, allergy/immunology, and travel medicine. Additional medical services include confidential HIV testing, nutrition, physical therapy, optometry, and care management.

Counseling and Wellness Services

(212) 998-4780
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.

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. The Student Health Center has a diverse staff of clinicians and other healthcare providers.
Wellness Exchange
(212) 443-9999
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
Located at 726 Broadway

Health Promotion supports the health and wellbeing of NYU students, whether they come to the Student Health Center or not. Staff members plan and implement initiatives on a variety of topics including stress, alcohol and other drugs, mental and sexual health, healthy eating, sexual assault prevention, and bystander intervention. The department works directly with students to promote healthy behaviors, encourage healthy living, and create a healthier campus environment at NYU.

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  
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  
SHC Optometry Services offer contact lenses and a large selection of eyeglasses and sunglasses, including many designer frames.  
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  
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 (PPACA)  
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: deductibles, copays, co-insurance, and limited provider networks. If you are interested in exploring this option, the web site is 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 marketplaces 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.

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 Cigna network. 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.

The assignment of benefits form for surprise bills is available at www.dfs.ny.gov or You can visit Our website at https://nyu.consolidatedhealthplan.com/studenthealth/newyorkuniversity for a copy of the form. You need to mail a copy of the assignment of benefits form to Us at the address on Your ID card and to Your Provider.
NYU Student Health Center Sample of Services for Academic Year 2017-2018

<table>
<thead>
<tr>
<th>Services at SHC</th>
<th>No Cost to All NYU Matriculated Students</th>
<th>Billed to Insurance or Student (sample listing)</th>
</tr>
</thead>
</table>
| **Primary Care** | Professional services for office visits by appointment, including:  
- Preventive health  
- Care for episodic illness  
- Care for chronic illness | Additional charges for procedures related to any visit include, but are not limited to:  
- Repair of minor lacerations  
- Immunizations/vaccines  
- Removal of lesions  
- Radiological procedures and lab tests |
| **Women’s Health** | Professional services for office visits by appointment, including:  
- Well woman visit  
- Sexual health and contraceptive counseling  
- Care for episodic illness | Additional charges for procedures related to any visit include, but are not limited to:  
- Pap smear/cervical cancer screening  
- Removal of lesions  
- Immunizations/vaccines  
- Procedures and lab tests |
| **Urgent Care** | Professional services for urgent care visits ($10 service fee)  
- Additional charges for procedures related to any visit include, but are not limited to:  
- Repair of minor lacerations  
- Immunizations/vaccines  
- Removal of lesions  
- Radiological procedures and lab tests |  |
| **HIV Testing & Counseling** | HIV blood test  
- Pre- and post-test counseling |  |
| **Allergy, Immunology & Travel Medicine** | Professional services for office visits  
- Travel consultation | Allergy skin testing and allergy shots  
- Immunizations/vaccines |
| **Nutrition** | Consultation and related professional services ($20 service fee) |  |
| **Diagnostic Tests** | Commonly performed services including:  
- Urinalysis dipstick  
- Rapid strep test  
- HIV blood test  
- Pregnancy test – urine  
- Routine STI test  
- CBC – complete blood count  
- Basic metabolic panel  
- TB skin test | Lab tests including, but not limited to:  
- Pap tests  
- Cholesterol/lipid screening  
- Screening for immunity to measles, mumps, and rubella  
- Biopsies of skin and other lesions  
- All x-rays performed at SHC |

Co-insurance charges may apply for procedures and tests performed.  
1 Procedures and laboratory tests other than those listed under “No Cost to All Matriculated Students” column will be billed. Routine screenings not recommended as per the Affordable Care Act may not be covered by your health insurance.  
2 Service fees waived for students enrolled in the NYU sponsored GSHIP plan. Students referred outside SHC for treatment and/or services will be billed separately by those outside providers.
<table>
<thead>
<tr>
<th>Services at SHC</th>
<th>No Cost to All NYU Matriculated Students</th>
<th>Billed to Insurance or Student (sample listing)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling and Wellness Services Available at 726 Broadway &amp; 6 Metrotech</td>
<td>• Short-term counseling • Group therapy and self-improvement classes • Follow-up case management • Clinical assessments (walk-in) • Counseling/crisis response hotline (212) 443-9999 24/7</td>
<td>• Laboratory tests related to the visit¹</td>
</tr>
<tr>
<td>Social Work Services Available at 726 Broadway &amp; 6 Metrotech</td>
<td>Case management for medical and mental health needs</td>
<td></td>
</tr>
<tr>
<td>Pharmacy Available at 726 Broadway</td>
<td>Starter doses of the following commonly prescribed oral medications (when prescribed by an SHC clinician and dispensed at the SHC pharmacy): <em>Amoxicillin</em>, <em>Ciprofloxacin</em>, <em>Erythromycin</em>, <em>Penicillin VK</em>, <em>Prednisone</em></td>
<td>• Prescription medications • Over-the-counter medications</td>
</tr>
<tr>
<td>Health Promotion Available at 726 Broadway</td>
<td>• Health information (Available online at nyu.edu/health/promotion) • Safer sex supplies (Also available at 6 Metrotech) • Smoking cessation program • Stress reduction program</td>
<td></td>
</tr>
<tr>
<td>Specialty Care Available at 726 Broadway</td>
<td></td>
<td>• Dermatology, endocrinology, gastroenterology, neurology, orthopedics, psychiatry, sports medicine, physical therapy, pulmonology³ • Procedures and lab tests related to visits¹</td>
</tr>
<tr>
<td>Durable Medical Equipment and Braces Available at 726 Broadway &amp; 6 Metrotech</td>
<td></td>
<td>• Splints • Wrist, knee, ankle supports • Crutches</td>
</tr>
<tr>
<td>Vision Care Available at 726 Broadway</td>
<td>through the end of the month in which the student turns 19 years of age Annual preventive eye exam</td>
<td>Optical services including eyeglasses and contact lenses $30 service fee</td>
</tr>
<tr>
<td>Members over age 18</td>
<td></td>
<td>Optical services including eyeglasses and contact lenses</td>
</tr>
</tbody>
</table>

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

¹ Procedures and laboratory tests other than those listed under “No Cost to All Matriculated Students” column will be billed. Routine screenings not recommended as per the Affordable Care Act may not be covered by your health insurance.

² Service fees waived for students enrolled in the NYU sponsored GSHIP plan.

³ 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 $20 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.
**Student Health Insurance Plans Overview**

**Consolidated Health Plans (CHP) Insurance Program**

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 Cigna network. Referrals are required for services in Manhattan (outside the SHC). Visit www.chpstudent.com/nyu to search for Cigna 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 Cigna network. (See Referrals/Authorizations.)

**GeoBlue Health Insurance Program for Students Studying Away**

New York University requires that students studying away as part of their educational program be covered under the NYU sponsored study away 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 First Year Away students)*
- 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 for more information.

** GeoBlue offers an ACA compliant plan for U.S. students.
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 page 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 2017-2018, the Plan will be funded with $200,000, 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 2017 is January 8, 2018 and for spring 2018 is August 20, 2018.

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.

<table>
<thead>
<tr>
<th>Policy Year Maximum</th>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN (Comp) AND GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Limit</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td></td>
<td>Individual: $5,000 per policy year</td>
<td>Individual: $10,000 per policy year</td>
</tr>
<tr>
<td></td>
<td>Family: $10,000 per policy year</td>
<td>Family: $20,000 per policy year</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>Individual: $10,000 per policy year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family: $20,000 per policy year</td>
<td></td>
</tr>
</tbody>
</table>

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.

### OUTPATIENT BENEFITS

#### Doctor’s Visits

<table>
<thead>
<tr>
<th></th>
<th>At SHC: Specialists, 100% after a $20 per visit co-pay</th>
<th>At SHC: Specialists, 100% after a $20 per visit co-pay for Comp; $10 for GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td>In-Network: 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

#### Lab and X-ray

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.

<table>
<thead>
<tr>
<th></th>
<th>At SHC: 80% of allowable charges</th>
<th>At SHC: 90% of allowable charges for Comp; 100% for GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>In-Network: 90% of the allowable charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Preventive Services and Immunizations as specified by Health Care Reform (PPACA) (see also Women’s Health Benefits, page 13)</th>
<th>At SHC: Preventive services available and rendered at SHC will be provided at 100% with no cost sharing</th>
<th>In-Network: Preventive services will be covered 100% of eligible expenses with no cost-sharing.</th>
<th>Out-of-Network: 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</th>
<th>Out-of-Network: 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allergy Testing and Shots</td>
<td>At SHC: 80% of the allowable charge</td>
<td>In-Network: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>At SHC: 90% of the allowable charge</td>
<td>In-Network: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td>In-Network: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td></td>
<td>Out-of-Network: 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Hospital Emergency Room</td>
<td>At SHC: 100% after a $20 per visit co-pay</td>
<td>In-Network: 75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
<td>At SHC: 100% after a $20 per visit co-pay for Comp; $10 per visit copay for GSHIP</td>
<td>In-Network: 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td>In-Network: 75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
<td></td>
<td>In-Network: 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network: 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

*Limited to 60 visits per condition per plan year for all therapies combined

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
<table>
<thead>
<tr>
<th><strong>WOMEN’S HEALTH BENEFITS</strong></th>
<th><strong>BASIC PLAN</strong></th>
<th><strong>COMPREHENSIVE PLAN (Comp) AND GSHIP</strong></th>
</tr>
</thead>
</table>
| **Routine Gynecologic Exam** | **At SHC:** provided at 100% with no cost sharing | **In-Network:** covered at 100% of Eligible Expenses with no cost-sharing  
**Out-of-Network:** 50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter |
| **Pap Smear/ Cervical Cancer Screening (See Laboratory Services)** | **At SHC:** provided at 100% with no cost sharing | **At SHC:** provided at 100% with no cost sharing  
**In-Network:** provided at 100% with no cost sharing  
**Out-of-Network:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter  
| **Mammography Screening and Diagnostic Imaging for the Detection of Breast Cancer** | **In-Network:** Covered at 100% of allowable charge with no cost sharing  
**Out-of-Network:** Payable same as Laboratory and X-ray expense (see page 11)  
| **Contraceptives (Prescription Drugs and Devices)** | **At SHC:** Covered at 100% of eligible expenses with no cost sharing  
**In-Network:** Covered at 100% of eligible expenses with no cost-sharing at Preferred Pharmacies  
**Out-of-Network:** see Prescription Drug benefit for Non-Preferred Pharmacies  
Eligible Professional Expenses incurred for outpatient contraceptive service will be paid under the Out Patient benefit (i.e.: IUD Insertion)  
**Benefits are payable for a 90-day supply per prescription or refill without prior authorization**  
Lost or stolen prescription drugs will not be covered |

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
### Basic Plan

#### Obstetric Services

<table>
<thead>
<tr>
<th>Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Designated Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowable charge</td>
<td>75%</td>
<td>50%</td>
<td>100%</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Reasonable and customary charges up to the out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

**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).**

**For a list of designated providers, please call Student Health Insurance Services at (212) 443-1020.**

---

#### Inpatient Room and Board For Maternity

<table>
<thead>
<tr>
<th>Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Designated Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowable charge</td>
<td>75%</td>
<td>50%</td>
<td>At NYU Langone Hospital, 100%</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>up to the out-of-pocket limit</td>
</tr>
</tbody>
</table>

---

#### Termination of Pregnancy

<table>
<thead>
<tr>
<th>Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Designated Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowable charge</td>
<td>75%</td>
<td>50%</td>
<td>Only one elective termination covered per policy year</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

---

### Comprehensive Plan (Comp) and GSHIP

#### Obstetric Services

<table>
<thead>
<tr>
<th>Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Designated Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowable charge</td>
<td>90%</td>
<td>60%</td>
<td>Same as Basic Plan.</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

---

#### Inpatient Room and Board For Maternity

<table>
<thead>
<tr>
<th>Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Designated Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowable charge</td>
<td>90%</td>
<td>60%</td>
<td>At NYU Langone Hospital, 100%</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>100%</td>
<td>100%</td>
<td>up to the out-of-pocket limit</td>
</tr>
</tbody>
</table>

---

### For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
### BASIC PLAN

#### MENTAL HEALTH BENEFITS

**Outpatient Mental Health Psychotherapy**

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.

**Inpatient Mental Health**

- **In-Network:** 75% of the negotiated 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 the Negotiated Charge

**Chemical Abuse and Dependence**

- **Outpatient**
  - In-Network: 100% of the allowable charge
  - Out-of-Network: 100% of reasonable and customary charge
  - *Up to 20 of these visits available for family counseling*

- **Inpatient**
  - In-Network: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum
  - Out-of-Network: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum

---

**COMPREHENSIVE PLAN (Comp) AND GSHP**

#### MENTAL HEALTH BENEFITS

**Outpatient Mental Health Psychotherapy**

- **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.

**Inpatient Mental Health**

- **In-Network:** 90% of the negotiated 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

---

**Chemical Abuse and Dependence**

- **Outpatient**
  - In-Network: 100% of the allowable charge
  - Out-of-Network: 100% of reasonable and customary charge

- **Inpatient**
  - In-Network: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum
  - Out-of-Network: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum

---

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
**PRESCRIPTION DRUGS**

<table>
<thead>
<tr>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN (Comp) AND GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs</td>
<td>Participating Pharmacy: 100% after a:</td>
</tr>
<tr>
<td></td>
<td>$15 copay for generic drugs</td>
</tr>
<tr>
<td></td>
<td>$40 copay for preferred brand name drugs</td>
</tr>
<tr>
<td></td>
<td>$60 copay for non-preferred brand name drugs</td>
</tr>
<tr>
<td></td>
<td>Replacements for lost or stolen prescription drugs are not covered.</td>
</tr>
<tr>
<td></td>
<td>Non-Participating Pharmacy: There is a 30% co-insurance.</td>
</tr>
<tr>
<td></td>
<td>Benefits are not payable for more than a 30-day supply per prescription or refill without prior authorization.</td>
</tr>
<tr>
<td></td>
<td>Off label prescription drugs for cancer treatment are included.</td>
</tr>
</tbody>
</table>

**INPATIENT MEDICAL**

<table>
<thead>
<tr>
<th>Room &amp; Board, Pre-Admission Testing, Non-Surgical Physician Visit, Other Hospital Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Surgeon/Assistant Surgeon Anesthesia Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network: Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network: Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Surgeon/Assistant Surgeon Anesthesia Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

**SURGICAL BENEFITS (Outpatient & Inpatient)**

<table>
<thead>
<tr>
<th>Surgeon/Assistant Surgeon Anesthesia Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network: Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network: Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

**ADDITIONAL BENEFITS**

<table>
<thead>
<tr>
<th>Ambulance</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% coverage per transport to or from hospital.</td>
</tr>
</tbody>
</table>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
ADDITIONAL BENEFITS (continued)

<table>
<thead>
<tr>
<th>Vision Services</th>
<th><strong>Annual Preventive Eye Exam (One per policy year)</strong></th>
</tr>
</thead>
</table>
| Member over age 18 | **At SHC:** 100% after a $20 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  
**Outside SHC:** No benefit |
| **At SHC:** Comp Plan: 100% after a $20 per visit co-pay  
**GSHIP:** 100% after a $10 per visit co-pay |
| **In-Network:** Covered at 80% 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 |

<table>
<thead>
<tr>
<th>Vision Services through the end of the month in which the student turns 19 years of age</th>
<th><strong>Annual Preventive Eye Exam (One per policy year)</strong></th>
</tr>
</thead>
</table>
| **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 |
| **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% thereafter; 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 |

<table>
<thead>
<tr>
<th><strong>Lenses and Frames: (One per policy year)</strong></th>
</tr>
</thead>
</table>
| **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 |

<table>
<thead>
<tr>
<th><strong>Contact Lenses (Preauthorization Required)</strong></th>
</tr>
</thead>
</table>
| **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 |

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at www.chpstudent.com/nyu
### Pediatric Dental

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

<table>
<thead>
<tr>
<th><strong>Prevventive Dental Care</strong></th>
<th><strong>One dental exam and cleaning per 6-month period</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At SHC:</strong></td>
<td>Not available</td>
</tr>
<tr>
<td><strong>In-Network:</strong></td>
<td>75% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $50 per visit co-pay</td>
</tr>
<tr>
<td><strong>Out-of-Network:</strong></td>
<td>60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter</td>
</tr>
</tbody>
</table>

| **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 |

### 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 |

| **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 |

### Major Dental (Endodontics, Periodontics, Oral Surgery, 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 |

| **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 allowable charges; up to the out-of-pocket limit; 100% thereafter |

### 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 |

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For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu)
### Basic Plan vs. Comprehensive Plan (Comp) and GSHIP

#### ADDITIONAL BENEFITS (continued)

<table>
<thead>
<tr>
<th>Diabetic Treatment Expense</th>
<th>Diabetic Equipment, Supplies and Self-Management Education:</th>
</tr>
</thead>
<tbody>
<tr>
<td>We Cover diabetic equipment, supplies, and self-management education if recommended or prescribed by a Physician or other licensed Health Care Professional.</td>
<td></td>
</tr>
<tr>
<td>At SHC: $20 co-pay per prescription</td>
<td></td>
</tr>
<tr>
<td>In-Network: $20 co-pay per prescription</td>
<td></td>
</tr>
<tr>
<td>Out-of-Network: 70% co-insurance</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Covered medical expenses for self-management education are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At SHC: 80% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>In-Network: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Out-of-Network: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Durable Medical Equipment (DME) and Braces</th>
</tr>
</thead>
<tbody>
<tr>
<td>At SHC: 80% of reasonable and customary charges</td>
</tr>
<tr>
<td>Outside SHC: 75% of reasonable and customary charges</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Breast Feeding DME</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network: Covered at 100%</td>
</tr>
<tr>
<td>Out-of-Network: 50% of reasonable and customary charges after deductible up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical and Mental Health Treatment Away</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and mental health treatment will be covered according to the plan benefits at the in-network level.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Covered Services - sample listing</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Radiation Therapy, Chemotherapy, Dialysis Treatment, and Intravenous Home Therapy</td>
</tr>
<tr>
<td>• Mastectomy, Lymph Node Dissection and Lumpectomy and Reconstructive Surgery as a result of Breast Cancer</td>
</tr>
<tr>
<td>• Hospital Outpatient Services</td>
</tr>
<tr>
<td>• Partial Hospitalization</td>
</tr>
<tr>
<td>• Speech and Hearing Therapy, Bone Density Screening Test</td>
</tr>
<tr>
<td>• Home Health Care</td>
</tr>
<tr>
<td>• End of Life Care</td>
</tr>
<tr>
<td>• Travel Assistance Program through Travel Guard</td>
</tr>
</tbody>
</table>

For a more complete description of plan benefits, general terms and conditions, pre-authorization and referral requirements, etc., please review the 2017-2018 Student Health Insurance Certificate at 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 and maternity care
- laboratory tests
- preventive services
- 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.

Important:

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 Cigna network to ensure maximum benefits and reduce out-of-pocket expenses. To find a Cigna provider, go to 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.
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, 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.

8. Conversion therapy

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

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Basic Plan</th>
<th>Comprehensive Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/21/17 - 8/20/18</td>
<td>$2,754</td>
</tr>
<tr>
<td>Fall Term</td>
<td>8/21/17 - 1/8/18</td>
<td>$1,065</td>
</tr>
<tr>
<td>Spring/Summer Terms</td>
<td>1/9/18 - 8/20/18</td>
<td>$1,689</td>
</tr>
<tr>
<td>Summer Term</td>
<td>5/14/18 - 8/20/18</td>
<td>$747</td>
</tr>
</tbody>
</table>

#### Rates for Dependent Coverage

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Basic Plan</th>
<th>Comprehensive Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/Domestic Partner/One or More Children</td>
<td>8/21/17 - 8/20/18</td>
<td>$2,754</td>
</tr>
<tr>
<td>Fall Term</td>
<td>8/21/17 - 1/8/18</td>
<td>$1,065</td>
</tr>
<tr>
<td>Spring/Summer Terms</td>
<td>1/9/18 - 8/20/18</td>
<td>$1,689</td>
</tr>
<tr>
<td>Summer Term</td>
<td>5/14/18 - 8/20/18</td>
<td>$747</td>
</tr>
</tbody>
</table>

#### Rates for Continuation Option

<table>
<thead>
<tr>
<th>Coverage Term</th>
<th>Basic Plan</th>
<th>Comprehensive Plan</th>
<th>GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>90 Days</td>
<td>$679</td>
<td>$1,049</td>
</tr>
<tr>
<td>Dependents</td>
<td>90 Days</td>
<td>$679</td>
<td>$1,049</td>
</tr>
</tbody>
</table>
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 30-31 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
Insurance ID Cards are available to each student in a variety of ways:

- An online insurance card can be obtained by going to the CHP web site (www.chpstudent.com/nyu). Click the link for “Online ID Card”
- 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, you can obtain an insurance ID Card by contacting CHP at (877) 373-1170 or www.chpstudent.com/nyu and providing 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), you can contact CHP at (877) 373-1170 or at www.chpstudent.com/nyu.

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 away with NYU programs** to be enrolled in the GeoBlue Study Away 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 28-29).

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 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 (Please see page 22 for rates)
Students enrolling dependents in an NYU plan before the September 30th fall term deadline may choose an annual payment option or an installment payment option. For students choosing the installment payment option:

- The fall payment is due at the time of the fall enrollment.
- The spring payment is due by January 8th in order for the dependent coverage to continue until August 20, 2018 (the end of the policy period). Students will receive a 30-day notice before their fall coverage ends with a request for payment for the spring term coverage.

Effective Dates of Coverage

<table>
<thead>
<tr>
<th>Plan</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual 2017-2018</td>
<td>August 21, 2017 - August 20, 2018</td>
</tr>
<tr>
<td>Fall 2017</td>
<td>August 21, 2017 - January 8, 2018</td>
</tr>
<tr>
<td>Spring/Summer 2018</td>
<td>January 9, 2018 - August 20, 2018</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>May 14, 2018- August 20, 2018</td>
</tr>
</tbody>
</table>

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 enrollment periods.

- Go to [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance)
- Click on the box that indicates, “**Enroll in or Waive out.**” Read the general information and follow the instructions for enrolling.
- **At the end of the process, you must confirm your enrollment selection 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.
Enrollment Deadlines

<table>
<thead>
<tr>
<th>Semester</th>
<th>June 21</th>
<th>September 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2017</td>
<td>June 21</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2018</td>
<td>November 8</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>April 4</td>
<td>June 5</td>
</tr>
</tbody>
</table>

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 30-31 - **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 2018 you will be enrolled in the same plan and billed the appropriate spring/summer 2018 insurance premium, regardless of your credit load.
- If you chose the two-payment option and are not registered for classes nor paying a maintaining matriculation fee for spring 2018, 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 2018)

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 2018.

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 2017/Spring 2018 Automatic Enrollment Guide

### International Students with F-1 or J-1 Visa Status

<table>
<thead>
<tr>
<th>School</th>
<th>Type of Program</th>
<th>If you are registered for</th>
<th>You will be automatically enrolled in the</th>
<th>You may choose the following enrollment options</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Schools*</td>
<td>Degree or Non-degree granting</td>
<td>Any number of credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
</tbody>
</table>

### Undergraduate Students

| All Schools*                  | Degree-granting                      | 9 or more credits        | Basic Plan                               | Comprehensive Plan                             |

### Graduate Students

| College of Dentistry         | Degree-granting or Post-Doctoral     | 6 or more credits        | Comprehensive Plan                       | Basic Plan                                      |
| College of Global Public Health | Degree-granting                     | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| College of Nursing           | Degree-granting                      | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| Gallatin School of Individualized Study | Degree-granting          | 6 or more credits        | Comprehensive Plan                       | Basic Plan                                      |
| Graduate School of Arts & Science | Degree-granting                   | 1 or more credits, or maintaining matriculation | Basic Plan                               | Comprehensive Plan                             |
| School of Professional Studies | Degree-granting                    | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| School of Law                | Degree-granting                      | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| Silver School of Social Work | Degree-granting                      | 6 or more credits        | Comprehensive Plan                       | Basic Plan                                      |
| Steinhardt School of Culture, Education, and Human Development | Degree-granting or Advanced Certificate | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| Stern School of Business     | Degree-granting                      | 12 or more credits       | Basic Plan                               | Comprehensive Plan                             |
| Tisch School of the Arts     | Degree-granting                      | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |
| Wagner Graduate School of Public Service | Degree-granting | 6 or more credits        | Basic Plan                               | Comprehensive Plan                             |

* Does not apply to NYU Tandon School of Engineering.
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 First Year away students, see below.*)
2. The insurance coverage must remain in effect from:

<table>
<thead>
<tr>
<th>SEMESTER</th>
<th>INSURANCE EFFECTIVE DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>August 21st through August 20th of the following year</td>
</tr>
<tr>
<td>Spring</td>
<td>January 9th through August 20th of that year</td>
</tr>
<tr>
<td>Summer</td>
<td>May 14th through August 20th of that year</td>
</tr>
</tbody>
</table>

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 and the insurance charge will be removed from your account, usually within 48 hours.

* For students in the LS First Year Away 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

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, “Enroll in or Waive out.” Read the general information and follow the instructions for waiving.
3. At the end of the process, you must confirm your waiver information 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.

International students with F-1 or J-1 visa status, please see pages 29-30 for additional waiver instructions.
Waiver Deadlines

<table>
<thead>
<tr>
<th></th>
<th>The online enrollment system becomes available:</th>
<th>The SEMESTER DEADLINE for enrolling in the NYU Plans is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2017</td>
<td>June 21</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2018</td>
<td>November 8</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>April 4</td>
<td>June 5</td>
</tr>
</tbody>
</table>

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 and the insurance charge will be removed from your account, usually within 48 hours.

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. Expand the International Students Waiver Process section listed under the International Students in F-1 or J-1 Status section.
4. Download and read the International Student Waiver Application Instructions
5. Download the International Waiver Attestation Form
6. Follow the instructions for completing the Student Acknowledgement and Insurance Carrier Certification Form.
7. **Your insurance company representative must complete, 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 and the insurance charge will be removed from your account, usually within 48 hours.

Leave of Absence (LOA)

Reflecting the views of NYU’s academic and student community, New York University has changed its LOA policy in relationship to its 17-18 student health plan offerings. NYU believes that this measurable change offers an important health care transition.

**Prior to the End of the Semester Waiving Period**

(Fall thru September 30th, Spring thru February 10th and Summer thru June 5th)

If you are first granted a school sanctioned leave of absence (medical or other) within the semester waiving period and you were billed and/or paid for the NYU sponsored insurance, your insurance health plan coverage will initially end, and if paid, funds will be credited to your Bursar account. However, to avoid a lapse in your insurance and if you want to obtain coverage through an NYU sponsored insurance plan, you may enroll in the plan for up to one (1) year. You may apply and make a payment online at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) by clicking on the Enroll link.

**After the End of the Semester Waiving Period**

(Fall - September 30th, Spring - February 10th and Summer - June 5th)

If you are first granted a school sanctioned leave of absence (medical or other) after the semester waiving period 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 your insurance beyond that coverage period, you may enroll in the NYU sponsored plan for up to one (1) year beyond the end of the period for which you had originally paid for coverage. You may apply and make a payment online at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) by clicking on the Enroll link.

Leave of Absence students will not have access to the Student Health Center. Therefore, referrals are not required for any services.

If you want to continue coverage beyond the year, you may enroll in the continuation option (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
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. 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.

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 SHC’s goal is to help students effectively navigate and resolve an array of services from the SHC and other healthcare providers through advocacy for students who are experiencing financial hardship due to unpaid medical bills. The SHC has a Patient Financial Services Specialist who is a resource for students in need of assistance in resolving complex issues related to health care billing, payments, referral arrangements and health insurance. Contact the Patient Financial Services Specialist at 212-443-1010 or health.patientaccounts@nyu.edu.

NYU recognizes the high risk that healthcare costs could have on students’ educational progress. The University 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 (http://www.nyu.edu/students/health-and-wellness/student-health-center/insurance-patient-accounts/medical-emergency-fund.html). These forms are also available at the Patient Accounts Department at 726 Broadway, Suite 346, or can be requested at health.patientaccounts@nyu.edu.
- Contact the Patient Accounts Department at (212) 443-1010 or 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 21-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.

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)**

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<tbody>
<tr>
<td><strong>Initial Enrollment</strong></td>
<td>$240</td>
</tr>
<tr>
<td><strong>Spouse/Partner</strong></td>
<td>$240</td>
</tr>
<tr>
<td><strong>Renewal</strong></td>
<td>$195</td>
</tr>
<tr>
<td><strong>Dependent (under age 16)</strong></td>
<td>$85</td>
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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 before the appropriate deadline. The tuition bill will be adjusted accordingly usually within 48 hours of the online 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 Change Insurance Form must be submitted to the Student Health Insurance Department along with proof of the termination of the coverage. Contact the Student Health Insurance department at (212) 443-1020 or health.insurance@nyu.edu. 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:

<table>
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<tr>
<th>If your first semester of the academic year is</th>
<th>The online enrollment system becomes available:</th>
<th>The SEMESTER DEADLINE for enrolling in the NYU Plans is:</th>
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<tr>
<td>Fall 2017</td>
<td>June 21</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2018</td>
<td>November 8</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>April 4</td>
<td>June 5</td>
</tr>
</tbody>
</table>

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 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 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.

**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

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, 3rd and 4th 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

Medical Services
General Information: (212) 443-1000
www.nyu.edu/health

Counseling and Wellness Services
(212) 998-4780
www.nyu.edu/counseling

Moses Center for Students with Disabilities
726 Broadway, 2nd Floor
New York, NY 10003
Phone and TTY: (212) 998-4980
www.nyu.edu/csd

Dental Faculty Practice
418 Lafayette Street, Suite 350
(212) 443-1313
www.nyu.edu/dental/patientinfo

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
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

GeoBlue Worldwide Insurance
(NYU Programs outside the US)
(866) 281-1668
(610) 254-8741 (collect outside the U.S.)
globalhealth@geo-blue.com

Billing

Student Health Patient Accounts Department
726 Broadway, Suite 346
(212) 443-1010
health.patientaccounts@nyu.edu

Student Link
(646) 846-4698
www.nyu.edu/studentlink

Manhattan
383 Lafayette Street, First Floor
New York, NY 10003

Brooklyn
5 MetroTech Center, Suite 2015
Brooklyn, NY 11201

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.