LEAVE OF ABSENCE/CONTINUATION OPTION/DEPENDENTS

ACTIVE STUDENTS - Students registered for classes or maintaining matriculation but not enrolled automatically have the option to choose a plan before the appropriate semester deadline by completing the online enrollment process.

LEAVE OF ABSENCE - If you are on a school approved LOA, you may qualify for continuation of coverage for 90 days. Listed below are the necessary criteria for possible continuation of coverage.

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.

1. 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.

2. 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.

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

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

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

1. The date coverage would otherwise terminate; or

2. The date you are sent notice by first class mail of the right of continuation by the policyholder.


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;
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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 health 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.

- Continuation Option enrollees will not have access to services at the Student Health Center. Therefore, referrals are not required for any services outside the SHC.

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. They may apply and make payment online at http://www.chpstudent.com/nyu by clicking on the Continuation Option link from the menu on the left side of the webpage.

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.

1. 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.
2. 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.
3. 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 and make payment online at http://www.chpstudent.com/nyu. Click on the Continuation Option link from the menu on the left side of the webpage and make the first premium payment within the 60-day period following the later of:

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


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 premiums 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.

- Applications received after the deadlines below will not be accepted.
  - August 31st for students who are not returning to the University for the fall semester, and
  - January 15th for students who are not returning to the University for the spring semester.

- Continuation Option enrollees will not have access to services at the Student Health Center. Therefore, referrals are not required for any services outside SHC.

**DEPENDENTS** - To enroll eligible dependents, insured students may complete the online enrollment application and make payment at [http://www.chpstudent.com/nyu](http://www.chpstudent.com/nyu). Click on the Dependent Enrollment link from the menu on the left side of the webpage by the appropriate deadline.

- Dependent enrollment must be completed separately from the student’s online enrollment process.
- Dependents must enroll for the same time period as the covered student unless there is a qualifying life event.
- Dependents are eligible for coverage under the Basic, Comprehensive and GSHIP Plans, but **must enroll in the same plan as the covered student.**
- **Dependents will not have access to services at the Student Health Center.** Therefore, referrals are not required for any services outside SHC.