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Student Health Insurance

- NYUHC Only Plan
- Basic Plan
- Comprehensive Plan
- GSHIP

Guide To Student Health Insurance & Healthcare -at- NEW YORK UNIVERSITY

New York University
Health Center

•
University Counseling Service

•
Stu-Dent Plan



NEW YORK UNIVERSITY
HEALTH CENTER

www.nyu.edu/nyuhc

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How to Use This Guide

Information in this guide covers four main topics:

- *New York University Health Center*
- *University Counseling Service*
- *Stu-Dent Plan*
- *The NYU-sponsored Student Health Insurance Program*

Each is described in detail in separate sections of this guide. These services and programs are also related to one another in some important ways.

To understand and make the most of the full range of health-related services available to you at NYU, read this entire guide thoroughly and carefully.

It is strongly recommended that you pay particular attention to this guide's sections on health insurance. New York University requires eligible students to have health insurance that meets certain minimum standards. **Therefore, most students are enrolled automatically in one of the NYU-sponsored student health insurance plans.** You may need to take action to select a preferred level of coverage or to supplement the coverage you already have.

You can use this guide as a quick reference for information about specific programs or services. Using the checklist below will help ensure that you have completed the mandatory steps in the enrollment, selection, and waiver processes.

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For additional information, or for answers to questions about any of the programs and services described in this guide, a list of helpful phone numbers appears on page 34.

Mental Health Benefits

Please review the Mental Health Benefits as described on pages 30-31 as there has been a change from last year.



Overview of Student Health Services and Insurance Plans

Healthcare Services

The New York University Health Center (NYUHC), located at 726 Broadway at NYU's Washington Square Campus, is a state-of-the-art medical facility. Long considered a national leader in the field of College Health, NYUHC is staffed by board-certified physicians, highly trained and experienced clinicians, and an excellent support staff. All matriculated NYU students have access to NYUHC services. (*Your insurance coverage will determine out-of-pocket expenses - see page 11.*)

All NYU students may utilize the University Counseling Service (UCS), located in the same facility as NYUHC, free of charge (see page 12).

Information on free services for NYU students include: (See pages 10-13)

Health Promotion

Drug and Alcohol Education

Sexual Assault Prevention, Education and Support

Moses Center for Students with Disabilities

Students may elect to enroll in the **Stu-Dent Plan**, offered by the NYU College of Dentistry. This service provides low-cost comprehensive dental care (see page 13).

Some Advantages of the NYU-Sponsored Health Insurance Plans

- ▶ Each optional plan covers the expenses of virtually all medically necessary services, as well as a portion of certain preventive healthcare services, when services are received at New York University Health Center.
- ▶ Worldwide coverage is provided by the Basic Plan, the Comprehensive Plan and GSHIP.
- ▶ Pre-existing conditions are covered for students enrolled by the applicable deadline. For deadline information, see page 22.
- ▶ Minimal or no out-of-pocket expenses, since there is no annual deductible or co-payment for medically necessary services at NYUHC.
- ▶ No need to complete and submit claim forms.
- ▶ On-campus, board-certified physicians serve as your Primary Care Provider and coordinate your care from examinations to prescriptions and referrals.
- ▶ NYUHC is a state-of-the-art facility conveniently located at NYU's Washington Square Campus at 726 Broadway.

NYU-Sponsored Student Health Insurance Program



Aetna Open Choice PPO, underwritten by
Aetna Insurance Company of Connecticut.



Administered by Chickering Claims Administrators, Inc.

There are several types and levels of health insurance coverage available through the NYU-sponsored Student Health Insurance Program.

These Plans provide reasonably priced healthcare coverage to meet the needs of eligible NYU students. They include the **NYUHC Only Plan**, the **Basic Plan**, the **Comprehensive Plan** and the **Graduate Student Health Insurance Plan (GSHIP)**. Details related to each of these plans begins on page 27. In addition, students may choose the **Catastrophic Plan Option**, which extends the coverage of the Comprehensive Plan. *(For enrollment information, see pages 19-20.)*

All matriculated NYU students are automatically covered by the **Emergency Injury and Sickness Plan**, which provides coverage for life or limb threatening emergency treatment at hospital emergency rooms (see page 7).

NYUHC Only Plan

The NYUHC Only Plan provides supplemental coverage for medically necessary services that you receive at the New York University Health Center at 726 Broadway, New York, NY 10003. **This plan requires that you maintain other health insurance coverage for services that you may receive outside NYUHC.** It is an excellent complement to any health insurance you currently hold.

This plan covers medically necessary treatment on-site at NYUHC, including:

- Office Visits
- Diagnostic Tests (Radiology and Laboratory)
- Routine Gynecologic Exams
- Routine Physical Exams (covered at 80%)
- Durable Medical Equipment (\$500 per policy year when supplied by NYUHC)
- Optometry Services at NYUHC (one free annual eye exam, plus special discounts on other optometry services)

Note: The NYUHC Only Plan does not cover pharmacy benefits. (For more details about the NYUHC Only Plan, see page 27.)



Basic & Comprehensive Plans

The Basic and Comprehensive Plans provide worldwide coverage for medically necessary healthcare services. Both plans are very similar. The major differences between the Basic Plan and the Comprehensive Plan are the maximum benefit levels and copays as described on pages 28-31.

The Basic and Comprehensive Plans include all of the benefits covered under the NYUHC Only Plan. In addition, both plans include coverage for:

- Hospitalization
- Office Visits outside NYUHC
- Mental Health and Chemical Dependency (including services outside of University Counseling Service, see page 12)
- Radiology and Laboratory Testing
- Prescription Drugs (including oral contraceptives)
- Access to Aetna's Local and National Network of Preferred Healthcare Providers
- Worldwide Benefits
- Travel Assistance Services (for students studying abroad, traveling home to foreign countries, or visiting friends across the United States or abroad)
- Coverage for Dependents (see page 25)

Note: Referrals for treatment outside of NYUHC may be required (see page 7).

Graduate Student Health Insurance Plan (GSHIP)

Graduate Assistants, Teaching Assistants, and Research Assistants covered by the University's agreement with International Union UAW, as well as specifically designated fully funded students, will be automatically enrolled in the Graduate Student Health Insurance Program (GSHIP). (For details about this plan, see page 23).

Catastrophic Option

Students enrolled in the Comprehensive Plan or GSHIP may add this option, which will increase the lifetime maximum benefit. The Catastrophic Option will pay 100% of the covered charges incurred to a combined maximum benefit of \$500,000 for each covered student and \$250,000 for each covered dependent subject to a \$150,000 deductible. This deductible is satisfied by the Comprehensive Plan or GSHIP. (For specific enrollment information, see page 19.)

Emergency Injury and Sickness Plan. . .

All matriculated NYU students are covered by this benefit. The cost of this coverage is included in the mandatory registration and services fee charged to all matriculated students. This coverage is mandatory and cannot be waived.

The Emergency Injury and Sickness Plan provides a maximum benefit of up to \$2,500 per condition per policy year for life or limb threatening emergency treatment in hospital emergency rooms. *Students requiring follow-up care after emergency room visits must contact Primary Care Services at New York University Health Center at (212) 443-1122 for treatment.*

Providers/Referrals

Students seeking services IN Manhattan

Except for situations listed below, students covered under the Basic Plan, Comprehensive Plan and GSHIP must first seek treatment at NYUHC at 726 Broadway. If evaluation by an NYUHC provider determines that you need services unavailable at NYUHC, you will be given a written, off-site referral.

Referrals are not required for:

- Medical Emergencies *
- Gynecological Care
- Maternity Care
- Mental Health and Substance Abuse Services

(For information about mental health and support services available to all students - See page 12.)

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

Students seeking services OUTSIDE of Manhattan

We encourage students to first seek services by an NYUHC provider who will be able to supervise and coordinate care with **no out-of-pocket expense** for medically necessary treatment at NYUHC.

If that is not possible, seek care from providers who participate in the Aetna network to ensure maximum benefits and minimal out-of-pocket expenses. To find an Aetna Network Provider go to www.aetna.com/docfind. Be sure to enter your zip code and select **Open Choice PPO Plan** as your health plan type.

Students may however, use any provider outside the borough of Manhattan without an off-site referral from NYUHC. In such cases, students will be responsible for any copayments or coinsurance fees incurred.



New York University Health Center (NYUHC)

NYUHC was designed specifically to meet the healthcare needs of NYU students. Whether your needs involve routine check-ups, management for chronic health problems, or treatment for injuries or illnesses, our professional staff is prepared to offer the highest level of care.

Confidentiality

NYU Health Center is committed to protecting the privacy of your health information. We are required by federal and state law to maintain the privacy of your health information. If you are a student, treatment of your health information is governed by the Family Educational Rights and Privacy Act (FERPA) and requirements of applicable New York State law. The health information of all others is governed by regulations under the Health Insurance Portability and Accountability Act (HIPAA) and the requirements of applicable New York State law. Visit our website at www.nyu.edu/nyuhc/privacy.

Accessing Healthcare at NYUHC

All registered NYU students may utilize NYUHC, even if they waive the NYU-sponsored insurance plans.

A scheduled appointment is the preferred method for students to receive services at NYUHC. Patients who cannot wait for an appointment due to the nature of their illness or injury will receive assistance through Urgent Care Services. *(For information regarding fees, see page 11.)*

NYUHC LOCATION

726 Broadway, 3rd & 4th Floors

TELEPHONE

(212) 443-1000

E-MAIL

health.center@nyu.edu

WEB

www.nyu.edu/nyuhc

HOURS OF OPERATION*

Academic Year (September - May)

Monday-Thursday, 8am-8pm

Friday & Saturday, 10am-6pm

Sunday - Closed

Summer (Memorial Day - Labor Day)

Monday-Thursday, 8am-6pm

Friday & Saturday, 10am-6pm

Sunday - Closed

* Hours of operation may change during holidays and breaks.

At NYUHC, we understand that your health is a vital part of your academic experience. As an established leader in the field of college health, we are committed to providing NYU students with confidential, convenient and cost effective treatment, prevention and education in a professional and caring manner.

NYUHC Programs & Services

Clinical Services

In addition to Primary and Urgent Care, NYUHC provides an extensive array of clinical and specialty services staffed by board-certified physicians and highly trained clinicians experienced in the field of college health.

<i>Allergy & Immunology</i>	<i>Laboratory</i>	<i>Otolaryngology (Ear, Nose & Throat)</i>	<i>Primary Care</i>
<i>Dermatology</i>	<i>Men's Health</i>	<i>Pharmacy</i>	<i>Pulmonology</i>
<i>Endocrinology</i>	<i>Neurology</i>	<i>Physiatry</i>	<i>Radiology</i>
<i>Gastroenterology</i>	<i>Nutrition</i>	<i>Physical & Occupational Therapy</i>	<i>Sports Medicine</i>
<i>General Surgery</i>	<i>Ophthalmology</i>	<i>Podiatry</i>	<i>Travel Medicine</i>
<i>HIV Testing & Counseling</i>	<i>Optometry</i>		<i>Urgent Care</i>
	<i>Orthopedics</i>		<i>Women's Health</i>

NYUHC After-Hours Care

In case of a life or limb threatening emergency after NYUHC hours of operation, dial 911 on your telephone as soon as possible to contact local emergency services.

For other healthcare emergencies, call NYU Protection Services at (212) 998-2222. You will be connected with NYU Hospitals Center Emergency Room, which dedicates a phone line for NYU students in need of after-hours medical care. If you are seen in the NYU Hospitals Center Emergency Room, NYUHC staff will be notified and may call you after the visit to check on your condition and ensure that you receive the necessary follow-up care.

You will be billed for Emergency Room services separately and will be responsible for costs according to the outpatient benefits of your health insurance plan.

During University Holidays

If you are enrolled in the NYU-sponsored Basic Plan, the Comprehensive Plan or GSHIP and you require non-emergency medical care during University holidays when NYUHC is closed, you may be treated by a healthcare provider without an NYUHC referral. *Please note that seeking services from a preferred provider in the Aetna network will reduce your out-of-pocket expenses.*



NYUHC also provides a range of services available to all NYU students free of charge. These services are dedicated solely to educating the NYU community on health-related and wellness issues through wellness workshops and seminars, outreach events, and numerous publications that address your health concerns. These services also provide support regarding financial issues, personal relationships, mental health, and other concerns.

▶ **Office of Sexual Assault Prevention, Education and Support (SAPES)**

The Office of Sexual Assault Prevention, Education and Support offers information, support, advocacy and educational activities concerning sexual and relationship violence. A SAPES advocate can be reached 24 hours a day, 7 days a week through the on-call support line at (212) 443-1230.

▶ **Center for Health Promotion (CHP)**

The Center for Health Promotion provides comprehensive and inclusive information, conversation and referrals about topics related to health including HIV/AIDS and other sexually transmitted infections; lesbian, gay, bisexual and transgender issues; nutrition; smoking cessation; and body image. CHP conducts educational workshops, programs and training.

▶ **Office of Drug and Alcohol Education (ODAE)**

The Office of Drug and Alcohol Education coordinates a multi-faceted approach to drug and alcohol education, prevention and intervention efforts on campus. ODAE is a non-judgmental resource for students who want to examine the role that substances play in their lives. ODAE also provides information, educational workshops, programs and support services and encourages students to explore their options and ultimately make choices that are health positive.

▶ **Social Services**

New York University Health Center Social Services provides comprehensive care and support for issues ranging from interpersonal to financial. Social Services provides links and assistance in utilizing the network of support and information available in the NYU community and beyond.

For more information about NYUHC Programs and Services, visit www.nyu.edu/nyuhc

Fees for Services at NYUHC

NYUHC charges a fee for most services (health education and social services are provided at no charge). Most medically necessary services are covered by insurance.

NYU-Sponsored Student Health Insurance Plans

Students insured under these plans will find that nearly all services are covered without the need to file a claim form. In cases where there are coinsurance or copay requirements, you will be expected to pay at the time of service. (For more information about out-of-pocket expenses, see pages 27-31.)

Other Health Insurance Plans

Students covered under other insurance plans may still take advantage of NYUHC's competitively priced services. NYUHC currently participates in the following plans:

- United Healthcare (with some exclusions)
- New York State Workers Compensation
- Automobile Personal Injury (No-Fault)
- Eye Care Plan of America

This list is subject to change without notice.

Check with your health insurance company to understand what your plan may cover at NYUHC.

Payment of Fees at NYUHC

Payment to New York University Health Center may be made using cash, personal check, NYU Card, or credit card (MasterCard™, Visa™, Novus™ or American Express™) and is expected at the time of service. Following payment, you may forward your NYUHC billing statement to your insurance carrier for reimbursement. Payment plans may be arranged.

Students enrolling in the NYU-sponsored plans, who seek services at NYUHC before registering for classes, will be asked to pay at the time of service. Once registration is verified, fees paid will be refunded according to the terms of your health insurance coverage.

All overdue accounts are transferred to the Bursar for collection. Uncollected accounts may bar you from registering for classes, graduating or receiving transcripts.

For more information about fees and methods of payment, call NYUHC Patient Accounts at (212) 443-1010.

Avoid out-of-pocket fees from your insurance carrier. Enroll in an NYU-sponsored Student Health Insurance Plan.



University Counseling Service (UCS)

University Counseling Service (UCS) provides professional, confidential counseling to NYU students who are experiencing personal or psychological concerns. UCS services are free of charge. Students do not need insurance to use the services. Students are eligible to receive short-term individual counseling, group counseling, and referrals for long-term psychotherapy.

UNIVERSITY COUNSELING SERVICE CENTRAL OFFICE

726 Broadway, Suite 471 • (212) 998-4780

HOURS

Mon-Thurs • 8:30am-8:00pm

Friday • 8:30am-5:00pm

WALK-IN HOURS

(No appointment necessary)

Mon-Fri • 2:00pm-3:30pm

Mon-Thurs • 5:00pm-6:30pm

.....

UCS has four other offices open Mon-Fri, 9am-5pm

- **College of Arts & Sciences**
Main Building, Room 920 • (212) 998-8150
- **General Studies Program**
Shimkin Hall, Room 326 • (212) 998-7096
- **Steinhardt School of Education**
Pless Building, Room 32 • (212) 998-5061
- **Tisch School of the Arts**
721 Broadway, Rooms 1217 & 1218
(212) 992-9390 or (212) 998-1954

Please Note: UCS services are not available to dependents of a student or non-degree/non-credit students at the School of Continuing and Professional Studies.

Special notice to students who may be seeking outpatient mental health treatment outside UCS

Please note that the mental health outpatient benefits of the NYU-sponsored Comprehensive Plan have been changed from last year (see pages 30-31 for changes). Please call the NYUHC Office of Student Health Insurance Services (212) 443-1020 or University Counseling Service (212) 998-4780 if you have additional questions.

University Counseling Service is available for referrals for long-term outpatient care.

Moses Center for Students with Disabilities

The Henry and Lucy Moses Center for Students with Disabilities provides services to qualified students with disabilities within the schools and colleges of NYU. The Moses Center provides services to students with qualified hearing and visual impairments, mobility impairments, learning disabilities and attention deficit disorders, chronic illnesses, and psychological impairments.

Services include the provision of sign language interpreters, readers, notetakers, and other required auxiliary aids, as well as funding for additional support services on a case-by-case basis. The Moses Center works in conjunction with academic and administrative departments to provide assistance with registration, housing and testing. Individualized learning skills assistance is available for students with learning disabilities. The Center also sponsors workshops and support programs.

The Moses Center is located at 240 Greene Street, 4th Floor. All contacts with the Moses Center are strictly confidential. Call (212) 998-4980 (Voice/TTY) for more information, or visit www.nyu.edu/osll/csd.

Dental Care: Stu-Dent Plan

The Stu-Dent Plan is offered by the NYU College of Dentistry. For a reasonable enrollment fee, the plan provides convenient appointment times and high-quality, hassle-free dental services provided by experienced DDS students supervised by licensed dental faculty to maintain or restore oral health.

Urgent and routine dental services are performed at the Dental Faculty Practice located at 418 Lafayette Street, 3rd floor. Dental Faculty Practice bills separately from NYUHC. For more information about the plan or enrollment, contact NYU Dental Faculty Practice at (212) 443-1313.



“But I already have health insurance.”

Many students are covered under health insurance provided by their parents or legal guardian, a spouse or partner, or their employer. If so, consider the potential limitations of your current health insurance:

- Many students under the age of 24 are insured under a parent’s policy only if they remain full-time students, registered for 12 or more credits.
- Benefits may be terminated suddenly when students reduce their credit load.
- Many plans are regionally based and may not provide coverage for healthcare in the New York City area.
- If covered through your parents’ insurance, they may have access to your claim history.

Review your insurance coverage now by taking the following **Health Insurance Benefits Quiz**

Health Insurance Benefits Quiz

Does your health insurance plan provide:

1. Coverage for treatment by any provider in Manhattan, including non-emergency treatment?	Yes	No
2. Access to providers outside of its physician network?	Yes	No
3. Low out-of-pocket expenses; no annual deductible?	Yes	No
4. Coverage for hospitalization?	Yes	No
5. Coverage for major medical illness/injury?	Yes	No
6. Outpatient benefits?	Yes	No
7. Coverage for rehabilitation services (i.e. physical therapy)?	Yes	No
8. Pharmacy benefits?	Yes	No
9. Worldwide coverage?	Yes	No
10. Travel Assistance Services?	Yes	No
11. Mental Health Benefits?	Yes	No

.....

If you answered “No” to any of these questions, we recommend maintaining enrollment in one of the NYU-sponsored plans.

Eligibility

You are eligible to enroll in an NYU-sponsored Student Health Insurance Plan if you meet any of the following criteria:

- Registered for one or more credits in a degree-granting program at NYU.
- Maintaining matriculation (completing certain academic programs and not enrolled in classes).
- An international student with F-1 or J-1 visa status.
- A spouse, same-sex partner or child of a student enrolled in the Basic Plan, Comprehensive Plan or GSHIP.

Not all students are eligible for coverage.

You **may be** eligible if the following special situations apply:

Leave of Absence

If you are on a leave of absence that was approved by the dean's office of your school, you may be eligible for enrollment in an NYU-sponsored Student Health Insurance Plan. Spring applicants must have been enrolled in the plan during the immediately preceding fall semester to be eligible. Applications received after the deadline(s);

- Fall - September 30, • Spring - February 10, • Summer - June 5, will not be accepted. (*To enroll, see page 19.*)

Continuation Option

If you are covered under either the Basic or Comprehensive Plans and lose your eligibility to enroll due to graduation, transfer to another university, or withdrawal from NYU, you may be eligible to continue your coverage for an additional 3-month or 6-month period for an additional cost. (The Continuation Option is not available under the NYUHC Only Plan or the Catastrophic Option). (*To enroll, see page 19.*)

NYU Employees

- NYU students who are also employed by NYU and are eligible for health insurance benefits as part of their employment, will be automatically waived from the NYU-sponsored Student Health Insurance Plans. Those who choose to be enrolled in a student plan should follow the voluntary enrollment process outlined on page 18.
- Graduate, research and teaching assistants will be automatically enrolled in the GSHIP plan as described on page 23.
- NYU School of Medicine or NYU Hospitals Center employees must follow the waiver process described on pages 20-21 in order to be waived from the NYU student plans.



Eligibility & Automatic Enrollment Guide

Remember that adding or dropping courses during the registration period may affect your automatic enrollment in an NYU-sponsored Student Health Insurance Plan. Submitting a Selection/Waiver Form by the applicable deadline will ensure that your coverage is consistent.

Fall 2003/Spring 2004

See pages 27-31 for specific plan information. For Summer 2004 automatic enrollment, see page 17.

School	ENROLLMENT			
	Basic Plan	Comprehensive Plan	NYUHC Only Plan	Waiver Option
International Students with F-1 or J-1 Visa Status				
In any school, with any credit load, and whether or not students are in degree or non-degree programs.	N/A	Automatic	Optional	Optional
Undergraduate Students				
Undergraduate students in degree-granting programs registered for nine (9) or more credits.	Automatic	Optional	Optional	Optional
Undergraduate students in degree-granting programs registered for less than nine (9) credits.	Optional	Optional	Optional	N/A
Graduate Students				
College of Dentistry				
Students registered in a graduate degree-granting or post-doctoral program for six (6) or more credits.	Optional	Automatic	Optional	Optional
Students registered in graduate degree-granting or post-doctoral programs registered for less than six (6) credits.	Optional	Optional	Optional	N/A
Graduate School of Arts & Science				
Students registered in a degree-granting program for one (1) or more credits, or maintaining matriculation.	Optional	Automatic	Optional	Optional
Leonard N. Stern School of Business				
Students registered in a graduate degree-granting program for twelve (12) or more credits.	Automatic	Optional	Optional	Optional
Students registered in a graduate degree-granting program for less than twelve (12) credits.	Optional	Optional	Optional	N/A



ELIGIBILITY	ENROLLMENT			
	Basic Plan	Comprehensive Plan	NYUHC Only Plan	Waiver Option
Graduate Students (cont.)				
Gallatin School of Individualized Study Shirley M. Ehrenkrantz School of Social Work Students registered in a graduate degree-granting program for six (6) or more credits.	Optional	Automatic	Optional	Optional
Students registered in a degree-granting program for less than six (6) credits.	Optional	Optional	Optional	N/A
School of Law CHANGE Robert F. Wagner Graduate School of Public Service School of Continuing and Professional Studies Tisch School of the Arts Students registered in a graduate degree-granting program for six (6) or more credits.	Automatic	Optional	Optional	Optional
Students registered in a graduate degree-granting program for less than six (6) credits.	Optional	Optional	Optional	N/A
Steinhardt School of Education Students registered in a graduate degree-granting or advanced certificate program for six (6) or more credits.	Automatic	Optional	Optional	Optional
Students registered in a graduate degree-granting program for less than six (6) credits.	Optional	Optional	Optional	N/A

Students are **not eligible** for coverage under the NYU-sponsored plans if:

- they are in NON-DEGREE GRANTING PROGRAMS and ARE NOT F-1 or J-1 VISA STATUS
- they attend the SACKLER INSTITUTE, MOUNT SINAI SCHOOL OF MEDICINE, OR NYU SCHOOL OF MEDICINE

Summer 2004

All Schools and Programs

Students in a degree-granting program who register for **at least one (1) credit** during the summer will be enrolled automatically in and charged for a student health insurance plan unless (a) they were previously enrolled and charged in the spring term for spring/summer coverage, or (b) they waived the insurance before the summer deadline.

Enrollment

Automatic Enrollment

Most students are enrolled automatically in either the Basic or Comprehensive Plan as part of the course registration process. The insurance charge appears as a separate line item on tuition statements. To determine if you will be enrolled automatically, check the Eligibility and Automatic Enrollment Guide on pages 16-17.

Although you may be enrolled automatically in the plan of your choice, submitting the enclosed Student Health Insurance Selection/Waiver Form confirming your plan choice as early as possible will:

- expedite receipt of your insurance identification card
- expedite claims processing
- ensure continual coverage throughout the academic year even if your credit load later falls below the minimum required for automatic enrollment.

If you are automatically enrolled in a plan, and wish to change to a different plan, you may do so by following all instructions on the Student Health Insurance Selection/Waiver Form. Review your options and select the plan that best meets your needs before the applicable dead-line (see page 22). Your tuition bill will be adjusted accordingly.

Important:

If you do not submit a Selection/Waiver Form by the deadline (see page 22), the plan in which you are enrolled automatically will be in effect for all or any remaining part of the academic year with no option to change your plan.

Voluntary Enrollment

If you are eligible for coverage in an NYU-sponsored Student Health Insurance Plan, but are not enrolled automatically, you have the option to choose a plan before the enrollment deadline. You may do so by following all instructions on the Student Health Insurance Selection/Waiver Form.

Once the deadline has passed, you may not enroll or change your selection for the remainder of the academic year.

Note: If you experience a significant life change that affects your insurance coverage during the academic year, you may call NYUHC Student Health Insurance Services at (212) 443-1020 to discuss your options.

Enrolling with the Selection/Waiver Form

To ensure continued enrollment in the plan of your choice, you must submit a new Selection/Waiver Form **at the start of each academic year**. The form and a return envelope are enclosed in this packet.

A Selection/Waiver Form is mailed to all eligible students each year during the summer. Forms are also available at the NYUHC Student Health Insurance Services Office, 726 Broadway, Suite 346 and can be requested online at: www.nyu.edu/nyuhc/insurance

Call the NYUHC Student Health Insurance Services Office at (212) 443-1020 for more information.

Enrollment in Other Options / Plans

The following forms can be downloaded or requested at www.nyu.edu/nyuhc/insurance or by contacting the NYUHC Student Health Insurance Services Office at (212) 443-1020 or Chickering Claims Administrators Inc. at (800) 466-4148.

- Leave of Absence
- Continuation Option
- Catastrophic Enrollment
- Dependent Enrollment - Basic Plan and Comprehensive Plan
- Dependent Enrollment - GSHIP

Forms and full payment must be submitted directly to Chickering at P. O. Box 15706, Boston, MA 02215-0014 before the appropriate deadline to ensure continuity of coverage.



Insurance Payment Options

If you enroll in an NYU-sponsored plan before the September 30th Fall deadline, you may choose from the following payment options:

- A. The entire annual insurance fee charged at fall registration, with no insurance charge at spring registration.
- B. The insurance fee charged partially at the time of fall registration and the remainder at spring registration. (See page 32.)

Whether you select payment option A or B in the fall semester, you may not waive or change plans in the following spring semester.

January graduates please note: Choosing the annual option will guarantee that your coverage will remain effective during the entire policy year, even though you will not be enrolled for classes in Spring 2004. Remember, coverage at the student rate is much less expensive than coverage at the Continuation Option rate (see page 32)!

Waiving the NYU-Sponsored Plans

You may waive the NYU-sponsored Student Health Insurance Plans as long as you maintain other health insurance coverage that provides hospitalization, major medical and outpatient benefits equal to or greater than those of the Basic Plan.

To waive:

- Complete the enclosed Selection/Waiver Form in its entirety.
- Submit the Form with acceptable proof of your insurance* to NYUHC Student Health Insurance Services Office **before the applicable deadline.** (For information about deadlines, see page 22.)

* Acceptable proof of insurance includes a photocopy (front and back) of your health insurance identification card, **or** confirmation of your current insurance status on employer or insurance company letterhead. Claim forms, Explanation of Benefits letters and insurance applications are **NOT** acceptable as proof.

(International students desiring to waive, see page 24.)

We encourage you to submit your Selection/Waiver Form as soon as possible, **even before you register for classes**, to avoid having the health insurance fee appear on your Bursar's Statement of Account.

If You Missed the Deadline

If you had extenuating circumstances that caused you to miss the appropriate deadline for waiving coverage under the NYU plans, you must file a Petition to Change Insurance Status Form.

The petition requires a detailed explanation of the reason for lateness and will be reviewed by the plan administrator, The Chickering Group, on a case-by-case basis.

You will be billed directly for any medical services already received at NYUHC, 726 Broadway, during the entire policy period for which you waived coverage.

If claims for service outside of NYUHC have been filed, there is no option to waive the Basic or Comprehensive Plan. The student will remain covered and will be responsible for payment of the premium.

Students will have the opportunity to petition only once during their academic career at NYU. Additional petitions will not be considered. Call the NYUHC Student Health Insurance Office at (212) 443-1020 for more information.

“What happens if I do not submit a Selection/Waiver Form?”

If you do not submit a Selection/Waiver Form:

- You may be enrolled in and charged for insurance automatically according to the chart on pages 16-17.
- You may not be enrolled in the insurance plan of your choice.
- You may not be enrolled in ANY insurance plan.
- You may lose your insurance if you change your credit load.
- You may not receive an insurance ID card in a timely manner.

Other Information About the Waiver Option

You must submit one completed Student Health Insurance Selection/Waiver Form at the start of **each academic year**.

Once your form is processed, the waiver will apply as of the effective date of insurance for the term. In some cases, the waiver will be retroactive. (e.g., if you submit a form on September 15th, you will not be covered for any services that were rendered on or after August 21st of that year.)

The applicable forms must be submitted to the NYUHC Student Health Insurance Services Office by the applicable deadline. (For information about deadlines, see page 22.)

Forms submitted to any other University offices, including the Bursar’s Office, will not be processed.

Facsimiles or other copies of the Selection/Waiver Form cannot be processed and will not be accepted. Your original signature must be on file.

You cannot waive or enroll over the phone or the Internet.

Submit Waiver Forms to:

*New York University Health Center
Student Health Insurance Services Office
726 Broadway, Suite 346
New York, NY 10003-9580*

If you waive the NYU-sponsored plans 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 NYUHC Student Health Insurance Services Office. Coverage will become effective on the date the petition form is accepted by NYUHC Student Health Insurance Services. You will be required to pay the premium for the entire semester, regardless of when you enroll.



Effective Dates

ANNUAL COVERAGE 2003-04

August 21, 2003 - August 20, 2004

FALL 2003

August 21, 2003 - January 8, 2004

SPRING/SUMMER 2004

January 9, 2004 - August 20, 2004

SUMMER 2004

May 20, 2004 - August 20, 2004

We strongly recommend that you select annual enrollment before the fall semester deadline to avoid possible gaps in coverage caused by late Spring registration, a drop in the number of credits taken, or similar circumstances.

Deadlines

The deadlines for selecting or waiving a plan in academic year fall 2003-summer 2004 are as follows:

FALL TERM

September 30, for students whose first semester of the academic year is fall 2003

SPRING TERM

February 10, for students whose first semester of the academic year is spring 2004

SUMMER TERM

June 5, for students who were not registered in degree-granting programs in spring 2004

Please be aware that students must submit a new Selection/Waiver Form at the beginning of each academic year.

WE'VE GOT YOU COVERED.

Whether your needs involve routine check-ups, management for chronic health problems, or treatment for injuries and illnesses, NYU Health Center is prepared to provide you with confidential, caring service all year round. The NYU-sponsored Student Health Insurance Plans provide coverage for a full year starting August 21 and ending August 20 of the following year. For extensive information about each plan see pages 27 - 31.



Graduate Student Health Insurance Plan (GSHIP)

ELIGIBILITY

This plan provides coverage for the following groups of students only:

Class I:

Any teaching assistant, graduate assistant, and research assistant who is employed by New York University and is covered by the University's agreement with the International Union UAW, AFL-CIO Local 2110, Technical, Office and Professional Workers.

Class II:

a) Students who are not in Class I above and who are specifically designated by the Graduate School of Arts and Science (GSAS) to be enrolled in GSHIP. This determination is made each semester and requires that the student be fully funded by GSAS. Fully-funded GSAS students receive an award from GSAS that includes a minimum academic-year stipend of \$16,000 (\$8,000 for a single semester), tuition, registration and services fees, and full funding for the cost of this insurance plan.

b) Doctoral students who are not in Class I above and who are specifically designated by the Leonard N. Stern School of Business Doctoral Program to be enrolled in GSHIP and receive full funding for the cost of the plan.

ENROLLMENT:

The Student Health Insurance Services Office will enroll students automatically in GSHIP upon notification of their eligibility by their program administrators.

COST:

The University will cover the cost of this insurance plan on the student's behalf. Depending on timing of notification, students may be enrolled initially in the Basic or Comprehensive Plan and an insurance fee may appear on the Bursar's Statement of Account. This fee will be cancelled when enrollment is transferred to GSHIP.

BENEFITS:

The GSHIP benefit structure is the same as that of the Comprehensive Plan with the following exception:

The outpatient mental health benefit is:

Preferred Care: 90% of the negotiated charge up to a policy year maximum of \$1,050.

Non-preferred Care: 90% of reasonable charges up to a policy year maximum of \$1,050.

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

F-1 or J-1 visa status students, either in degree granting or non-degree programs, are automatically enrolled in and charged for the Comprehensive Plan.

F-1 or J-1 visa status students are not eligible for enrollment in the Basic Plan.

F-1 or J-1 visa status students who maintain alternate health insurance coverage may waive all NYU plans. An original selection/waiver form (no photocopies or faxes) must be submitted by the semester deadline to the Student Health Insurance Services Office along with proper documentation of insurance which includes:

- A complete copy of your health insurance policy, in English, demonstrating coverage as follows:
 - *Medical benefits of at least \$150,000 per accident or illness, including hospitalization and physician office visits;*
 - *Medical evacuation and repatriation of at least \$15,000;*
 - *Repatriation of remains of at least \$7,500; and*
 - *A deductible not to exceed \$500 per year.*
- A copy of a government issued health insurance ID card, if available.

Important:

Before choosing to waive all NYU plans, international students should consider that NYUHC and most other healthcare facilities in the United States will not bill insurance companies with international addresses directly.

Therefore, students covered under international plans will be required to pay for treatment in full at the time medical services are rendered.

Plan to study abroad?

You should be aware that very few health insurance plans provide world-wide coverage. With the NYU Basic and Comprehensive Plans, however, **your healthcare needs are covered around the globe**, including Travel Assistance and Medical Evacuation and Repatriation.

Coverage for Dependents

For an additional premium, eligible dependents of students covered under the Basic or Comprehensive Plan may also be enrolled.

Eligibility

Eligible dependents are:

- a) the covered student's spouse or same sex domestic partner; or
- b) the covered student's unmarried child under the age of 19 years (or 23 years if a full-time student). The child must be fully supported by the covered student.

Enrollment

To enroll an eligible dependent, complete and submit the Dependent Enrollment Form available online at www.nyu.edu/nyuhc/insurance. The form, together with full payment, must be submitted directly to Chickering Benefits Planning Insurance Agency Inc. by the applicable deadline.

Dependents are eligible for coverage under the Basic or Comprehensive Plans, but must enroll in the same plan as the covered student.

Payment

Dependents enrolling in the NYU plans before the fall semester deadline may choose an installment payment option. For dependents choosing this option:

- The policy is annual and the spring semester payment is required in order for coverage to be effective and continuous through August 20, 2004.
- You will receive a 30-day and 10-day notice before your fall coverage ends with a request for payment for the spring semester coverage.
- You must send the appropriate payment for the spring semester by January 8, 2004. If no payment is received by January 8th, a letter will be sent informing you that your dependent coverage has been terminated.

Accessing Benefits

NYUHC services at 726 Broadway are exclusively for NYU students. Dependents do not have access to services at NYUHC.

Dependents are encouraged to seek care from providers who participate in the Aetna network of healthcare providers to ensure maximum benefits and minimal out-of-pocket expenses. Dependents may, however, use any provider. To find an Aetna Provider, go to:

www.aetna.com/docfind. Be sure to enter your zip code and select Open Choice PPO Plan as your health plan type.

Referrals for medical treatment are not required for dependents.

Routine physicals, including well-baby visits and immunizations, are not covered under any of the NYU plans.



Insurance Plan Exclusions

The NYU-sponsored Student Health Insurance Plans, like most other health insurance plans, exclude certain items from coverage. Many of these exclusions are typical for health insurance programs, and some are unique to this program. Some important exclusions include:

- Pre-existing conditions when a student has previously waived the NYU-sponsored plans and then chooses to enroll via petition after the normal enrollment period, unless continually insured
- Expense incurred as a result of dental treatment except when resulting from injury to sound, natural teeth (*for information on coverage of dental services, see page 13*)
- Elective treatment, service or supply that is not medically necessary for the diagnosis, care or treatment of a sickness or injury
- Allergy shots and allergy tests, except when performed at NYUHC
- Allergy serum, vaccines and travel consultations
- Injury resulting from play or practice of interscholastic sports (covered under other available insurance)
- Experimental or investigative procedures

Please note that this is only a partial list of exclusions under the plan. The actual exclusions are dictated by the Master Policy on file in the NYU Insurance Department at 7 East 12th Street. For more information, please contact Chickering Claims Administrators at (800) 466-4148.

Identification Cards

Each student and dependent who is enrolled in either the Basic or Comprehensive Plan will receive an insurance identification card in addition to a detailed Student Health Insurance Handbook. Students enrolled in the NYUHC Only Plan will receive a letter of confirmation of coverage along with the Handbook.

If you do not receive these items within three weeks of the effective date of the policy or within three weeks of your request to enroll in the plan (whichever is later), please contact The Chickering Group at (800) 466-4148 or at www.chickering.com.



NYUHC Only Plan Benefits

Covered Services

The NYUHC Only Plan covers at 100% virtually all medically necessary services, as well as 80% of certain preventive care services, **when provided at NYUHC, 726 Broadway.** (Students enrolled in the Basic, Comprehensive or GSHIP Plans receive the same coverage/benefit.)

Services covered at 100% *when provided at NYUHC* include the following services for medically necessary care:

- Office Visits for Medical Treatment
(For a complete list of clinical specialties at NYUHC, see page 9.)
- Routine Gynecological Examinations*
- Physical Therapy and Occupational Therapy
- Radiology including Sonography
- Laboratory Tests*
- Durable Medical Equipment (up to \$500)

This plan also covers at 80% the following routine care *when provided at NYUHC*:

- Annual Check-ups
- School Clearance Physicals including Study Abroad and Internship Programs.

Discounted Optometry Services

- One free annual eye exam.
- Special discounts on:
 - New contact lens fittings (lenses not included)
 - Re-evaluation of current contact lens prescriptions
 - 10% discount on already discounted eyeglass frame and lenses package when prescribed by and purchased at NYUHC.

* See Plan Limitations below.

Plan Limitations

- There is no pharmacy benefit.
- This plan does not cover any services outside of NYUHC, 726 Broadway.
- A laboratory specimen (such as pap smear or certain blood tests) collected during your examination may be sent outside of NYUHC for evaluation. You will be billed directly by those outside providers.

Check with your primary insurance company as to whether or not your private insurance plan will cover these services. If not, consider enrolling in the Basic or Comprehensive Plan.

Summary of Benefits for Basic and Comprehensive Plans

Definitions:

Preferred Provider:

A healthcare provider who has contracted with Aetna to furnish services or supplies for a negotiated charge, but only if the provider is, with Aetna's consent, listed as a preferred care provider for:

- the service or supply involved; and
- the class of covered persons in which you are a member.

(For information on providers/referrals, see page 7.)

Benefit

Lifetime Aggregate Maximum

Out-of-Pocket Maximum

Inpatient Benefits

Includes Room & Board, other hospital services, pre-admission testing, inpatient non-surgical visits

OUTPATIENT BENEFITS

Per Condition Combined Maximum Benefits

Non-NYUHC Physician Visits

NYUHC medically necessary physician visits are covered at 100%

Hospital Emergency Room

Laboratory & X-Ray

At NYUHC, laboratory and radiology are covered at 100% for medically necessary treatment.

A laboratory specimen (such as a pap smear) collected during your NYUHC examination may be sent to a lab outside NYUHC for evaluation. The Chickering Claims Administrators will pay the off-site provider as described in this section.

Prescription Plan

(Aetna Pharmacy Management)

Negotiated Charge:

The maximum charge a preferred care provider has agreed to make as to any service or supply for the purpose of benefits under this program.

Reasonable Charge:

The charge that is the smallest of:

- the actual charge
- the charge usually made for a covered service by the provider who furnishes it; and
- the prevailing charge made for a covered service in the geographic area by those of similar professional standing.

Please see page 27 for NYUHC Only Plan Benefits, which are included in the Basic Plan, Comprehensive Plan and GSHIP.

Basic Plan	Comprehensive Plan/GSHIP
\$75,000 per condition	\$150,000 per condition (This is increased to \$500,000 for students enrolled in the Catastrophic Option.)
Preferred Care - \$4,000 per policy year Non-Preferred Care - \$8,000 per policy year	Preferred Care - \$2,000 per policy year Non-Preferred Care - \$4,000 per policy year
Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter Non-Preferred Care - 60% of reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter	Preferred Care - same as Basic Plan Non-Preferred Care - same as Basic Plan
\$5,000 per condition per policy year for services rendered outside of NYUHC (in addition to NYUHC Only benefit)	\$30,000 per condition per policy year for services rendered outside of NYUHC (in addition to NYUHC Only benefit)
Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter; \$20 per visit copay Non-Preferred Care - 60% of reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter; \$40 per visit deductible	Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter; \$15 per visit copay Non-Preferred Care - 60% of reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter; \$30 per visit deductible
Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter; \$50 per visit copay Non-Preferred Care - 60% of reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter; \$50 per visit deductible	Preferred Care - same as Basic Plan Non-Preferred Care - same as Basic Plan
Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter	Preferred Care - same as Basic Plan Non-Preferred Care - same as Basic Plan
Limit - \$500 per policy year maximum, \$20 copay for each brand name prescription, \$10 copay for each generic prescription at in-network pharmacies	Limit - \$750 per policy year maximum, \$20 copay for each brand name prescription, \$10 copay for each generic prescription at in-network pharmacies



Benefit

WOMEN'S HEALTH BENEFITS

Well Women Care

Routine Gynecologic Exam

Pap Smear Screening

Maternity

Contraceptives

Oral Contraceptive Pills

Prescription Contraceptive Services (other than oral contraceptives)

Emergency Contraception

Voluntary Termination of Pregnancy

SURGICAL BENEFITS

Inpatient & Outpatient, includes Surgeon's Fees & Anesthesia Fees

MENTAL HEALTH BENEFITS

Inpatient Mental Health

Outpatient Mental Health

Note: Services at University Counseling Service (UCS) are free of charge to all matriculated NYU students. (See page 12.)

Inpatient Chemical Abuse & Dependence

Outpatient Chemical Abuse & Dependence

Note: Services at the Office of Drug & Alcohol Education (ODAE) are free of charge to all matriculated NYU students. For more information, call (212) 443-1220.

Additional Benefits:

Basic, Comprehensive and GSHIP Plans provide limited coverage for:

- Ambulance
- Home healthcare

Basic Plan	Comprehensive Plan/GSHIP
100% at NYUHC Outside NYUHC, covered as any other outpatient physician visit (see pages 24-25).	Same as Basic Plan
Covered medical expenses include coverage for two pap smear screenings per policy year for women age 18 and older, payable on the same basis as any other outpatient laboratory expense (see pages 28-29).	Same as Basic Plan
This benefit will pay the same for maternity, as well as the complications of pregnancy, as afforded any other condition. Well baby visits are not covered.	Same as Basic Plan
Please refer to pharmacy benefits outlined on pages 28-29.	Please refer to pharmacy benefits outlined on pages 28-29.
100% coverage for services when performed at NYUHC Outside NYUHC, covered as any other outpatient expense	Same as Basic Plan
100% coverage for services only when performed at NYUHC	Same as Basic Plan
Covered medical expenses are payable as any other condition	Same as Basic Plan
<p>Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter</p> <p>Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter</p>	Same as Basic Plan
<p>CHANGE</p> <p>Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p> <p>Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p>	<p>Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter to \$150,000</p> <p>Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter to \$150,000</p>
Up to \$35 per visit to a maximum of \$1,050 per policy year	<p>CHANGE</p> <p>Comprehensive: Same as Basic Plan</p> <p>GSHIP: 90% to a maximum of \$1,050 per policy year</p>
<p>CHANGE</p> <p>Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p> <p>Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p>	<p>Preferred Care - 90% of the negotiated charge up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p> <p>Non-Preferred Care - 60% of the reasonable charges up to the Out-of-Pocket Maximum, 100% thereafter to \$10,000</p>
100% of the allowable amount up to 60 visits per policy year and 20 of these must be available for counseling	Same as Basic Plan



- Durable medical equipment, orthopedic, prosthetic appliances, braces
- Optometry services at NYUHC (For additional NYUHC Plan benefits, see page 27.)

Pricing for Students*

* See separate *Dependent Enrollment Form* for pricing of dependent plans, available online at:

www.nyu.edu/nyuhc/insurance

NYU-Sponsored Student Health Insurance Plans

Coverage Period	NYUHC Only Plan	Basic Plan	Comprehensive Plan
Annual 8/21/03- 8/20/04	\$612	\$1,347	\$1,591
Fall Term 8/21/03- 1/8/04	\$244	\$538	\$637
Spring/ Summer Terms 1/9/04- 8/20/04	\$368	\$809	\$954
Summer Term 5/20/04- 8/20/04	\$153	\$338	\$398

Catastrophic Option

In addition to the Comprehensive Plan rates above:

Annual\$96

Spring/Summer term\$57

Continuation Option

In addition to the previously paid Basic or Comprehensive Plan rates above:

	3 Months	6 Months
Basic Plan	\$754	\$1,490
Comprehensive Plan	\$916	\$1,793

CALCULATION OF BENEFITS

These are simplified Comprehensive Plan examples, for illustrative purposes only.

EXAMPLE 1

Cardiologist, Preferred Provider	
Typical Office Visit Fee	\$275
Aetna Network Negotiated Charge	\$115
Your Copay - Preferred Care	<u>\$15</u>
Balance of Negotiated Charge	\$100
(\$115 - \$15)	
Student Insurance Plan Pays	\$90
(90% of \$100)	

Your Total Payments:

Copay	\$15
10% Coinsurance	+ \$10
(10% of \$100)	<u>\$25</u>

EXAMPLE 2

Cardiologist, Non-Preferred Provider	
Typical Office Visit Fee	\$275
Reasonable Charge	\$250
Your Copay - Non-Preferred Care	<u>\$30</u>
Balance of Reasonable Charge	\$220
(\$250 - \$30)	
Student Insurance Plan Pays	\$132
(60% of \$220)	

Your Total Payments:

Copay	\$30
40% Coinsurance	+ \$88
(40% of \$220)	
Office Fee Exceeding Reasonable Charge	+ \$25
(\$275 - \$250)	<u>\$143</u>



Contact Information

NEW YORK UNIVERSITY HEALTH CENTER

726 Broadway, 3rd and 4th Floors
New York, NY 10003-9580

General Information: (212) 443-1000

www.nyu.edu/nyuhc
health.center@nyu.edu

Student Health Insurance Services Office

Suite 346 • (212) 443-1020

www.nyu.edu/nyuhc/insurance

health.insurance@nyu.edu

Sexual Assault Prevention, Education & Support (SAPES)

24-Hour On-call Support Line • (212) 443-1230

Patient Accounts Office

Room 457a • (212) 443-1010

NYU PROTECTION SERVICES

14 Washington Place
New York, NY 10003-6696
(212) 998-2222

UNIVERSITY COUNSELING SERVICE

726 Broadway, 4th Floor
New York, NY 10003-9580
(212) 998-4780
www.nyu.edu/counseling

HENRY & LUCY MOSES CENTER FOR STUDENTS WITH DISABILITIES

240 Greene Street, 4th Floor
New York, NY 10012-9873
(212) 998-4980 (Voice/TTY)
www.nyu.edu/osll/csd

DENTAL FACULTY PRACTICE

418 Lafayette Street, Suite 350
New York, NY 10003-6947
(212) 443-1313
www.nyu.edu/dental



CHICKERING CLAIMS ADMINISTRATORS, INC.

P.O. Box 15708
Boston, MA 02215-0014
(800) 466-4148
www.chickering.com



Have you made your selection?

The NYU-sponsored Student Health Insurance Program provides access to high-quality health care at a reasonable cost. Select either the NYUHC Only, Basic or Comprehensive Plan and you can worry less about your health and focus more on the NYU college experience.

From common colds to chronic illness management, NYUHC is prepared to meet your needs. Conveniently located at 726 Broadway at NYU's Washington Square Campus, we are open to all NYU students all year round. Students can stop by our pharmacy to purchase products at discounted rates, browse the full-service optometry shop for eye exams, eyewear or contacts, or make an appointment to see one of the board-certified physicians or clinicians available to provide you with confidential, caring service.

If you plan to waive the NYU-sponsored Plans...

Planning to use private health insurance? Use the checklist below to ensure that your current plan will meet your healthcare needs during your academic career at NYU:

- Is NYUHC considered "out of network" for your insurance plan? Understand the extent and limitations of your private health insurance before you waive.
- Is your insurance plan regionally based? Will it provide coverage or reimbursement outside of your regional area or in New York City?
- Are you planning to use Medicaid? Please note that Medicaid plans vary from state to state. Contact your provider for coverage details.
- Although the NYU-sponsored Student Plans are underwritten by Aetna Insurance Co. of CT, **NYUHC is not a participating provider in the Aetna Preferred Provider Network.**

Call Patient Accounts at (212) 443-1010 to see if NYUHC participates in your insurance plan.





NEW YORK UNIVERSITY
HEALTH CENTER

www.nyu.edu/nyuhc

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