



Important Information About Student Health Insurance Requirements Deadline Sensitive!

New York University requires that students in degree-granting programs maintain health insurance. Students are enrolled in and charged automatically for an NYU-sponsored Student Health Insurance Plan, unless proof of adequate insurance meeting NYU criteria is provided.

The following information describes the Student Health Insurance Program and how to use the online enrollment and waiver processes.

Welcome to Student Health Insurance and Healthcare at NYU

All students matriculated in degree-granting programs have access to the NYU Student Health Center (SHC), whether enrolled in an NYU-sponsored Student Health Insurance Plan or maintaining alternate health insurance coverage. As a matriculated student, many no-cost or reduced-cost services are available to you both inside and outside SHC including:

- Primary care and women's health office visits, short-term counseling and commonly performed laboratory tests at the SHC, located at 726 Broadway. (Service fees may apply for certain visits, lab tests, x-rays and procedures performed.)
- Limited health insurance coverage for hospital emergency room treatment of accidents, psychological and substance abuse emergencies, and up to 10 mental health outpatient visits per year (outside Counseling and Behavioral Health Services at SHC).
- Treatment of dental emergencies through the NYU Dental Faculty Practice.

The NYU-sponsored Basic, Comprehensive (Comp) and GSHIP Plans provide coverage for other medical and mental health treatment you may receive at SHC, in New York City, across the United States and worldwide.

Most students are enrolled automatically in one of the NYU-sponsored plans as part of the course registration process.

You may need to:

- make a selection to ensure that you are enrolled in the plan of your choice, or
- supplement your current insurance with an NYU-sponsored plan, or
- take action to waive the NYU-sponsored plans.

Take this opportunity to learn the key points about the NYU-sponsored Student Health Insurance Program. You will receive more details in the 2009-2010 *Guide to Student Health Insurance and Healthcare at NYU* that will be available online at www.nyu.edu/health/insurance in July.



WHO

Is Consolidated Health Plans?

Consolidated Health Plans (CHP) is the plan administrator of the NYU-sponsored Student Health Insurance Program.

CHP is the central link between:

- Nationwide Insurance - the plan underwriter
- MultiPlan - a national network of healthcare providers who provide treatment at lower out-of-pocket expenses
- Express Scripts - the prescription program.

To learn more, visit www.chpstudent.com/nyu.

WHY

Is a Student Health Insurance Plan Important?

Healthcare costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some advantages of the Student Health Insurance Plans:

- **If you're covered as a dependent under your parent's plan, coverage may end at age 19 or 23.** Most health plans have age restrictions that limit coverage for dependents. In the NYU Plans, you are eligible for coverage for as long as you are matriculated in a degree-granting program at NYU, even if you are a part-time student.

- **Your private insurance plan may not cover medical expenses away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care. Our Plan gives you that assurance.
- **You may not have prescription drug coverage.** With the high cost of prescription drugs, you need all the help you can get. Under our Plan, you pay a low fee (copay) each time you need to fill a prescription, up to the annual maximum.
- **In addition, the NYU-sponsored Student Health Insurance Plans feature:**

- Worldwide coverage with no annual deductibles
- Coverage for pre-existing conditions if enrolled by the semester deadline
- Coverage for medical and mental health providers both inside and outside the MultiPlan network
- Medical evacuation and repatriation and traveler's assistance services

WHAT

Are the benefits of the Student Health Insurance Plans?

YOUR BENEFITS AT A GLANCE*

	Basic Plan	Comprehensive Plan and GSHIP
Aggregate Lifetime Maximum	\$250,000	\$1,000,000
Out-of-Pocket Maximums	Preferred: \$3,000 Non-Preferred: \$6,000	Preferred: \$2,000 Non-Preferred: \$4,000
Type of Service		
Inpatient Hospitalization (Medical and Mental Health*)	Preferred: 80% of Negotiated Charge Non-Preferred: 50% of Reasonable Charge	Preferred: 90% of Negotiated Charge Non-Preferred: 70% of Reasonable Charge
Surgery and Anesthesia	Preferred: 80% of Negotiated Charge	Preferred: 90% of Negotiated Charge
Lab and X-rays	Non-Preferred: 50% of Reasonable Charge	Non-Preferred: 70% Reasonable Charge
Allergy Testing and Shots		
Physician's Office Visit	Specialist Visits at SHC: 100% of Negotiated Charge, after \$15 per visit Copay Outside SHC: Preferred: 80% of Negotiated Charge, after \$15 per visit Copay Non-Preferred: 50% of Reasonable Charge, after \$30 per visit Deductible	Specialist Visits at SHC: Comp: 100% of Negotiated Charge, after \$15 per visit Copay GSHIP: 100% of Negotiated Charge Outside SHC: Preferred: 90% of Negotiated Charge, after \$10 per visit Copay Non-Preferred: 70% of Reasonable Charge, after \$20 per visit Deductible
Hospital Emergency Room	Preferred: 80% of Negotiated Charge, after \$50 per visit Copay Non-Preferred: 80% of Reasonable Charge, after \$50 per visit Deductible	Preferred: 90% of Negotiated Charge, after \$50 per visit Copay Non-Preferred: 90% of Reasonable Charge, after \$50 per visit Deductible
Prescription Drugs (Express Scripts)	Limit: \$1,500 per policy year Preferred Pharmacy: 100% after a \$5 Copay for generic drugs \$25 Copay for preferred brand-name drugs \$40 Copay for non-preferred brand-name drugs	Limit: \$2,500 per policy year Preferred Pharmacy: 100% after a \$5 Copay for generic drugs \$25 Copay for preferred brand-name drugs \$40 Copay for non-preferred brand-name drugs
Outpatient Mental Health*	Outside SHC: Preferred: 80% of Negotiated Charge Non-Preferred: 50% of Reasonable Charge	Outside SHC: Preferred: 90% of Negotiated Charge Non-Preferred: 70% of Reasonable Charge

* In addition to the Plan's Aggregate Maximum, the Policy may contain benefit level maximums. For a more detailed description of benefits, please review the Summary of Benefits section of the Guide to Student Health Insurance at www.nyu.edu/health/insurance.

Remember: All matriculated degree students have access to no-cost or reduced-cost services in primary care, women's health and short-term counseling at the Student Health Center.

To learn more about MultiPlan Preferred Providers, visit www.chpstudent.com/nyu.



WHERE

Can I Go for Service?

First stop: NYU Student Health Center (SHC), 726 Broadway, 3rd and 4th Floors

Available to All Matriculated Students

Whether enrolled in an NYU-sponsored Student Health Insurance Plan or maintaining alternate health insurance coverage, all matriculated NYU students have access to the following services at the Student Health Center at no-cost or reduced-cost:

- primary care and women's health office appointments*
- many diagnostic laboratory tests
- short-term counseling and behavioral health services
- wellness and health education services
- starter doses of common medications

Comprehensive medical services provided at SHC include allergy and immunology, dermatology, endocrinology, gastroenterology, neurology, optometry (including eyewear and contact lenses), orthopedics, psychiatry, physical therapy, psychiatric services, pulmonology, radiology, sports medicine, travel medicine and a full service pharmacy.

* Service fees may apply.

Student Health Insurance

The Student Health Insurance Plans provide coverage for SHC specialty care office visits and any medical procedures at SHC for which there are billable charges. These plans also provide coverage if you need medical care or mental health care outside SHC in New York, across the United States and worldwide.

Insurance Referral Requirements

In Manhattan, you **must** first be evaluated by an SHC provider in order for the insurance plan to pay for services from a different Manhattan provider.

Referrals are not necessary for:

- Treatment outside of Manhattan
- Treatment of an Emergency Medical Condition
- Treatment when the Student Health Center is closed for more than 24 hours
- Maternity and OB/GYN care
- Mental Health and Substance Abuse Services
- Laboratory Tests or TMJ

HOW

Do I Enroll in the Plan?

Basic or Comprehensive Plans:

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 and in which plan you will be enrolled, please check the Eligibility and Automatic Enrollment Guide at www.nyu.edu/health/insurance.

- **If you are eligible for coverage in an NYU-sponsored Student Health Insurance Plan but are not enrolled automatically**, you may enroll online at www.nyu.edu/health/insurance.
- **If you are automatically enrolled in a plan and wish to change to a different plan**, please complete the online enrollment process at www.nyu.edu/health/insurance before the applicable semester deadline.

GSHIP:

If you are a graduate student and the University has agreed to pay your student health insurance premium, you will be automatically enrolled in the Graduate Student Health Insurance Plan (GSHIP).

Dependent Coverage:

If you are enrolled in the Basic, Comp or GSHIP plans you may also enroll your spouse, partner or children. You can find more information about dependent rates and coverage at www.nyu.edu/health/insurance.

HOW

Do I Waive Coverage in the Student Health Insurance Plans?

If you maintain other health insurance coverage that meets the University's requirements, you may choose to waive the NYU-sponsored Student Health Insurance Plans.

- Review your current plan benefits and compare them to the waiver criteria that can be found at www.nyu.edu/health/insurance
- Please check with your insurance company to understand what your plan may cover at SHC and in New York City
- The Student Health Center is a preferred provider under the Student Health Insurance Plan but will be considered out-of-network under other plans which utilize the MultiPlan Network. SHC is a preferred provider in the United Healthcare and Oxford networks only.
- Visit www.nyu.edu/health/insurance to complete the online waiver process by the semester deadline.
- The approved waiver will remain in effect beginning the semester you applied through August 20, 2010.
- SHC Patient Accounts will bill you for any treatment at SHC for which there is a fee, or file insurance claims on your behalf.

Important: You must complete the Student Health Insurance online enrollment/waiver process *at the start of each academic year beginning in the fall.*



WHAT

Is the Cost of the Plans?

In order to minimize administrative costs, the Student Health Insurance Plans have annual policy periods. The annual fee is typically paid in two installments—separately at the time of fall registration and spring registration. You may opt to pay the annual fee in one payment at the time of fall registration by using the online enrollment system by the 9/30/09 deadline.

- If you choose to pay the entire annual fee in one payment, you will remain enrolled in the plan through 8/20/10, even if you are not registered for spring classes.
- If you choose to pay the annual fee in two installments, your coverage will end on 1/8/10 if you do not register for classes or maintain matriculation in the spring semester.
- The spring/summer payment cannot be prorated for spring only.

Student Rates*	Effective Dates	Basic Plan	Comp Plan
Annual Payment	8/21/09-8/20/10	\$1,261	\$1,963
Fall Payment	8/21/09-1/8/10	\$487	\$758
Spring/Summer Payment	1/9/10-8/20/10	\$774	\$1,205
Summer Payment**	5/14/10-8/20/10	\$341	\$530

*The rates above include both premiums for the student health plan administered by Consolidated Health Plans, as well as a New York University administrative fee.

**If you are registered for summer classes and did not pay the Spring/Summer fee.

WHAT

About your smile?

The NYU Stu-Dent Plan offers high quality, low cost dental care at a convenient location adjacent to SHC. The annual fee is \$225 and covers semiannual oral exams and cleanings, restorative treatment and sealants. You may enroll through the online enrollment/waiver process by the Sept. 30th deadline. For more information about Stu-Dent, call (212)443-1313.

WHEN

Do I enroll in or waive the Student Health Insurance Plan?

	Online System is Available	Enrollment and Waiver Deadlines
Fall Semester	6/23/09	09/30/09
Spring Semester	11/17/09	02/10/10
Summer Semester	04/06/10	06/05/10

For important details about the enrollment/waiver process and eligibility, please review the **2009-2010 Guide to Student Health Insurance and Healthcare at NYU** available at www.nyu.edu/health/insurance in July.

Your Home Page @ chpstudent.com/nyu

Once you're a member of the Student Health Insurance Plan, you have access to www.chpstudent.com/nyu, your secure member website. It's packed with personalized benefits and health information.

When you register with www.chpstudent.com/nyu, you'll have your own personal page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your plan
- Find out about CHP discount programs and health information programs
- And much more!

Learn More!

Visit CHP Student Health at
www.chpstudent.com/nyu
or call (877) 373-1170

or

NYU Student Health
Insurance Services
726 Broadway, Suite 346
New York, NY 10003
www.nyu.edu/health/insurance
or call (212) 443-1020

This pamphlet provides a brief summary of the Basic, Comprehensive and GSHIP Plans. For more complete Plan descriptions, including limitations and exclusions, please review the 2009-2010 Student Health Insurance Handbook on the web at www.chpstudent.com/nyu.

This pamphlet 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. Benefits are paid in accordance with applicable state mandates.