

WHAT'S NEW FOR 2008-2009?

**NYU-SPONSORED STUDENT HEALTH INSURANCE PLANS
ACADEMIC YEAR 2008-2009**

	Annual * (8/21/08 - 8/20/09)	Fall (8/21/08 - 1/8/09)	Spring (1/9/09 - 8/20/09)	Summer (5/14/09 - 8/20/09)
Basic	\$1,388	\$536	\$852	\$376
Comprehensive	\$2,170	\$838	\$1,332	\$589

Following are the benefit change highlights of the academic year 2008-2009 Student Health Insurance Plans:

1. Increased Coinsurance Rates

	<u>2008-2009 (New)</u>	<u>2007-2008 (Current Yr.)</u>
Aetna-Preferred Providers		
Basic Plan	80% (no change)	80%
Comprehensive Plan / GSHIP	90%	80%
Non-Preferred Providers		
Basic Plan	50% (no change)	50%
Comprehensive Plan / GSHIP	70%	50%

2. Increased Annual Pharmacy Maximums and Reduced Pharmacy Copays*

	2008-2009	2007-2008
Generic Drug Copay	\$5	\$15
Brand Name - Aetna Preferred Drug	\$25	\$35
Brand Name – Not Aetna Preferred	\$40	\$45
Annual Maximum Basic	\$1,250	\$1,000
Comp / GSHIP	\$2,000	\$1,500

* Pharmacy copays are the same for Basic, Comprehensive and GSHIP plans.

3. Reduced Out-of-Pocket Maximums

	<u>2008-2009 (New)</u>	<u>2007-2008 (Current Yr.)</u>
Aetna-Preferred Care		
Basic Plan	\$3,000	\$5,000
Comprehensive Plan / GSHIP	\$2,000	\$3,000
Non-Preferred Care		
Basic Plan	\$6,000	\$10,000
Comprehensive Plan / GSHIP	\$4,000	\$ 6,000

4. Reduced Office Visit Copays

For each medical office visit *outside of the Student Health Center*:

	<u>2008-2009 (New)</u>	<u>2007-2008 (Current Yr.)</u>
Aetna-Preferred Providers		
Basic Plan	\$15	\$20

Comprehensive Plan / GSHIP	\$10	\$15
Non-Preferred Providers		
Basic Plan	\$30	\$40
Comprehensive Plan / GSHIP	\$20	\$30

(The copay for specialty care office visits at the Student Health Center remains at \$10.)

5. **Eliminated Outpatient Maximums**

	<u>2008-2009 (New)</u>	<u>2007-2008 (Current Yr.)</u>
Basic Plan	Plan Limit (\$250,000)	\$10,000/condition
Comprehensive Plan/GSHIP	Plan Limit (\$1,000,000)	\$30,000/condition

(Outpatient treatment refers to office visits, lab, radiology, physical therapy, etc.)

6. **Increased Mental Health Inpatient Hospitalization Coverage at Tisch Hospital**

Students will have no financial responsibility for mental health inpatient hospitalizations at NYU-Tisch hospital. (Inpatient admissions at other Aetna hospitals will be covered 80% under the Basic Plan and 90% under Comprehensive and GSHIP.)

7. **Reduced Insurance Rates for Dependents**

Annual Cost	2008-2009	2007-2008
Basic Plan	\$5,000	\$6,833
Comprehensive Plan	\$6,500	\$8,193
GSHIP	\$6,500	\$8,274

If you have any questions, please visit www.nyu.edu/health/insurance , or contact Student Health Insurance Services by telephone at 212-443-1020, or by e-mail at health.insurance@nyu.edu.