



**New York University  
Student Health  
Insurance Services**

**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, 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 September 30th deadline.

- If you chose to pay the annual fee in two installments, your coverage will end on 1/8/09 if you do not register for classes or maintain matriculation in the spring semester.
- If you chose to pay the entire annual fee in one payment, you will remain enrolled in the plan through 8/20/09, even if you are not registered for spring classes.
- The spring/summer payment cannot be prorated for spring only.

Student Rates*	Effective Dates	Basic Plan	Comprehensive Plan
Annual Payment	8/21/08 – 8/20/09	\$1,388	\$2,170
Fall Payment	8/21/08 – 1/8/09	\$ 536	\$ 838
Spring/Summer Payment	1/9/09 – 8/20/09	\$ 852	\$1,332
Summer Payment**	5/14/09 – 8/20/09	\$ 376	\$ 589

\*The rates above include both premium for the student health plan administered by Aetna Life Insurance Company, as well as a New York University administrative fee.  
\*\* If you are a new student who did not pay the Spring/Summer fee.

**WHEN**

**Do I Enroll in the Plan or Waive the Plans?**

	Online System is Available	Enrollment and Waiver Deadlines
Fall Semester	6/24/08	9/30/08
Spring Semester	11/18/08	2/10/09
Summer Semester	4/07/09	6/05/09

**For important details about the enrollment / waiver process and eligibility, please review the 2008-2009 Guide to Student Health Insurance and Healthcare at NYU available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) in June.**

**Your Home Page @ Aetna Navigator®**

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your plan
- Use the cost of care tool
- View health history report which provides your health data in a portable and easy to read format
- Find out about Aetna discount programs and health information programs
- And much more!

**Learn More!**

Visit Aetna Student Health at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) or call (800)466-4148 or NYU Student Health Insurance Services 726 Broadway, Suite 346 New York, NY 10003 [www.nyu.edu/health/insurance](http://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 2008-2009 Student Health Insurance Handbook on the web at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

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.



**Important Information About Student Health Insurance Requirements Deadline Sensitive!**

**Since New York University requires that students in degree-granting programs maintain health insurance, most students are enrolled in and charged automatically for an NYU-sponsored Student Health Insurance Plan.**

**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 and radiological procedures at the SHC, located at 726 Broadway. (There may be fees for certain lab tests and procedures performed during these visits.)
- 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 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 2008-2009 *Guide to Student Health Insurance and Healthcare at NYU* that will be available online at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance) in June.



## WHO

### Is Aetna Student Health?

The NYU-sponsored Student Health Insurance Plan (the "Plan") is underwritten by Aetna Life Insurance Company (ALIC) and is endorsed by New York University. The Plan is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies.** To learn more, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

## WHY

### Is a Student Health Insurance Plan Important?

Health care 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 parents' 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're 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 cost of prescription drugs growing by double digits, 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 deductible
- Coverage for pre-existing conditions if enrolled by the semester deadline
- Coverage for medical and mental health providers outside the Aetna network
- Medical evacuation and repatriation and traveler's assistance services

## WHAT

### Are the Benefits of the Student Health Insurance Plans?

The Student Health Insurance Program provides worldwide coverage and gives you the freedom to choose any doctor or other health care provider.

#### YOUR BENEFITS AT A GLANCE\*

	Basic Plan	Comprehensive Plan and GSHIP
Aggregate Lifetime Maximum	\$250,000	\$1,000,000
Out-of-Pocket Maximums	<i>Preferred:</i> \$3,000 <i>Non-Preferred:</i> \$6,000	<i>Preferred:</i> \$2,000 <i>Non-Preferred:</i> \$4,000
<b>Type of Service</b>		
Inpatient Hospitalization (Medical and Mental Health*)	<i>Preferred:</i> 80% of Negotiated Charge <i>Non-Preferred:</i> 50% of Reasonable Charge	<i>Preferred:</i> 90% of Negotiated Charge <i>Non-Preferred:</i> 70% of Reasonable Charge
Surgery and Anesthesia	<i>Preferred:</i> 80% of Negotiated Charge <i>Non-Preferred:</i> 50% of Reasonable Charge	<i>Preferred:</i> 90% of Negotiated Charge <i>Non-Preferred:</i> 70% of Reasonable Charge
Lab and X-rays	<i>Preferred:</i> 80% of Negotiated Charge <i>Non-Preferred:</i> 50% of Reasonable Charge	<i>Preferred:</i> 90% of Negotiated Charge <i>Non-Preferred:</i> 70% of Reasonable Charge
Allergy Testing and Shots	<b>Specialist Visits at SHC:</b> 100% of Negotiated Charge, after \$10 per visit Copay	<b>Specialist Visits at SHC:</b> Comp: 100% of Negotiated Charge, after \$10 per visit Copay GSHIP: 100% of Negotiated Charge
Physician's Office Visit	<b>Outside SHC:</b> <i>Preferred:</i> 80% of Negotiated Charge, after \$15 per visit Copay <i>Non-Preferred:</i> 50% of Reasonable Charge, after \$30 per visit Deductible	<b>Outside SHC:</b> <i>Preferred:</i> 90% of Negotiated Charge, after \$10 per visit Copay <i>Non-Preferred:</i> 70% of Reasonable Charge, after \$20 per visit Deductible
Hospital Emergency Room	<i>Preferred:</i> 80% of Negotiated Charge, after \$50 per visit Copay <i>Non-Preferred:</i> 80% of Reasonable Charge, after \$50 per visit Deductible	<i>Preferred:</i> 90% of Negotiated Charge, after \$50 per visit Copay <i>Non-Preferred:</i> 90% of Reasonable Charge, after \$50 per visit Deductible
Prescription Drugs	<b>Limit: \$1,250 per policy year</b> <b>Preferred Pharmacy:</b> 100% after a \$5 Copay for generic drugs \$25 Copay for Aetna preferred brand-name drugs \$40 Copay for Aetna non-preferred brand-name drugs	<b>Limit: \$2,000 per policy year</b> <b>Preferred Pharmacy:</b> 100% after a \$5 Copay for generic drugs \$25 Copay for Aetna preferred brand-name drugs \$40 Copay for Aetna non-preferred brand-name drugs
Outpatient Mental Health*	<b>Outside SHC:</b> <i>Preferred:</i> 80% of Negotiated Charge <i>Non-Preferred:</i> 50% of Reasonable Charge	<b>Outside SHC:</b> <i>Preferred:</i> 90% of Negotiated Charge <i>Non-Preferred:</i> 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](http://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 Preferred Providers, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com), click on "Students: Find Your School", and enter NYU Policy Number 711103.

## 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 a reduced cost:

- primary care and women's health office visits
- many diagnostic laboratory tests and radiology services
- 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.

## Student Health Insurance

The Student Health Insurance Plans provide coverage for SHC specialty care office visits and any medical procedures for which there is a fee. 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](http://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](http://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](http://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).

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](http://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/waivercriteria](http://www.nyu.edu/health/waivercriteria).
- 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 an Aetna preferred provider under the Student Health Insurance Plans only and will be considered out-of-network under other Aetna plans. SHC is a preferred provider in the United Healthcare and Oxford networks only.
- Visit [www.nyu.edu/health/insurance](http://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, 2009.
- SHC Patient Accounts will bill you for any treatment 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.*