

# NYU-Sponsored Student Health Insurance Program

## IMPORTANT CHANGES

### Academic Year 2009-2010

#### 1. CHANGE IN INSURANCE PLAN ADMINISTRATOR

Beginning August 21, 2009, **Consolidated Health Plans (CHP)** will be the plan administrator of the NYU-sponsored Student Health Insurance Plans. CHP will be administering the enrollment and claims processes and is the central link between:

- **Nationwide Insurance** – the new plan underwriter
- **Multiplan** – a national network of healthcare providers providing treatment with lower out-of-pocket expenses.
- **Express Scripts** – the prescription program

The following chart may help you understand these changes:

	2009-2010 (New)	2008-2009
<b>Plan Administrator</b>	<b>Consolidated Health Plans (CHP)</b>	Aetna Student Health (ASH)
<b>Underwriter</b>	<b>Nationwide Insurance</b>	Aetna Life Insurance
<b>Preferred Network</b>	<b>Multiplan</b>	Aetna
<b>Prescription Plan</b>	<b>Express Scripts</b>	Aetna Pharmacy Management (APM)

- There will be no change in the insurance enrollment/waiving policies and procedures. The online system for fall 2009 will be available on June 23<sup>rd</sup>.
- Students receiving treatment outside SHC will have lower out-of-pocket expenses if they seek treatment from providers who participate in the **Multiplan** preferred provider network. Students may search for **Multiplan** providers at <http://www.multiplan.com/search/search-2.cfm?originator=84144>
- Referral requirements will still apply for any in- or out-of-network treatment in Manhattan outside SHC.
- Students who have been receiving treatment outside SHC by an Aetna provider and need to continue treatment after August 20<sup>th</sup> should check if the provider participates in the **Multiplan** network. If not, treatment after August 20<sup>th</sup> will be covered at the out-of-network rate (50%-Basic, 70%-Comp/GSHIP). Students may want to consider changing to a Multiplan provider to reduce out-of-pocket costs.

#### 2. STUDENT HEALTH INSURANCE FEES

	Annual * (8/21/09 - 8/20/10)	Fall (8/21/09 - 1/8/10)	Spring (1/9/10 - 8/20/10)	Summer (5/14/10 - 8/20/10)
<b>Basic</b>	\$1,261	\$487	\$774	\$341
<b>Comprehensive</b>	\$1,963	\$758	\$1,205	\$530

\*The Student Health Insurance Plans are annual plans. Most students are automatically charged two separate installment payments at the time of fall and spring registrations, but may opt to pay the entire annual fee at fall registration.

#### 3. MAJOR BENEFIT CHANGES:

	<u>2009-2010 (New)</u>	<u>2008-2009 (Current)</u>
<b>a. <u>Increased Annual Pharmacy Maximums</u></b>		
Basic Plan	\$1,500	\$1,250
Comprehensive Plan / GSHIP	\$2,500	\$2,000
<b>b. <u>Flu Shots Provided at Student Health Center</u></b>		
Flu shots provided at the Student Health Center only.	100%	Not Covered

**Aside from the major enhancements described above, the benefit structure will generally remain the same as in 08/09.**

For more questions about these changes, please contact Student Health Insurance Services at [health.insurance@nyu.edu](mailto:health.insurance@nyu.edu) or (212) 443-1020.