NYU Student Health Center and Student Health Insurance GUIDE

Mandatory Plan
Basic Plan
Comprehensive Plan
GSHIP

Most students are automatically enrolled in a Student Health Insurance Plan.
Already have health insurance? Does your coverage meet NYU’s criteria? (See pages 33, 35)

* ACTION NEEDED EACH ACADEMIC YEAR *

NYU Polytechnic School of Engineering, see the new NYU Polytechnic School of Engineering Guide.
EMERGENCIES

In a life- or limb-threatening emergency
1. Call 911 to reach New York City Emergency Medical Services.
2. Then call NYU Public Safety at (212) 998-2222 to report the emergency.

For urgent medical needs:
   Call (212) 443-1000.

For urgent mental health needs:
   Call the Wellness Exchange 24/7 hotline at (212) 443-9999.
   - or - call NYU Public Safety 24/7 at (212) 998-2222.

Sexual Assault
   We strongly advise that you obtain help from a professional counselor as soon as possible. You don’t have to give your name if you prefer to remain anonymous.

   Call the Wellness Exchange 24/7 hotline (212-443-9999). For more information, visit www.nyu.edu/health and click on the red Emergency link.

Dental Emergency Treatment
   Call the NYU College of Dentistry Faculty Practice at (212) 443-1313 from Monday - Thursday from 8am - 8pm and Friday from 8am - 5pm. Other times, call the NYU College of Dentistry Kriser Center at (212) 998-9800, and press “1”.

This insurance guide excludes
NYU Health Insurance sponsored Plans for:
   • NYU School of Engineering
   • NYU Abu Dhabi
   • NYU Shanghai
   • NYU Study Abroad
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Welcome to Student Healthcare and Student Health Insurance at NYU

New York University values the health of its students and is committed to offering all students access to quality healthcare and affordable student health insurance plans that will protect them against the financial hardships that may result from high healthcare expenses.

While most undergraduate and graduate college students are in good health and face few serious illnesses while in school, medical and psychological issues can arise at any time, sometimes without warning. There are also certain health concerns that may become apparent for the first time in early adulthood.

The high cost of healthcare in the United States presents a potentially serious financial risk to students. The absence of adequate insurance coverage can result in temporary or permanent interruption of your education; therefore NYU requires that all students registered in degree-granting programs maintain health insurance.

Most students are automatically enrolled in the NYU Sponsored Student Health Insurance Plan as part of the course registration process. Students who maintain alternate health insurance coverage that meets the University’s minimum health insurance criteria may waive these plans entirely (see page 33).

This guide has been prepared to help you understand the healthcare services available at the Student Health Center (SHC); the benefits and levels of coverage the NYU-sponsored Health Insurance Plans offer; and how they work together.

Health Services for 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 comprehensive services at the SHC, located at 726 Broadway, New York, NY (see pages 3-6).

The following services are available at the Student Health Center at no cost or very reduced cost:

- primary care and women’s health office visits*
- some commonly performed laboratory tests
- short-term counseling
- wellness and health education services
- starter doses of common medications

* There are fees for some procedures and laboratory tests that may be performed during these visits. There are also fees for evaluation and procedures performed by an SHC physician specialist.

The SHC is an in-network provider for the NYU Sponsored Health Insurance Plan as well as United Healthcare commercial products and the Oxford Freedom and Liberty networks. However, the SHC is out-of-network for all other insurance plans.

For more details about SHC services, visit the Student Health Center website at www.nyu.edu/health. See the Sample of Services Chart on pages 9-10 for a sample list of SHC services.
All matriculated students also have access to treatment of dental emergencies (sudden onset of bleeding, swelling, pain, etc.) at no cost. See the Emergencies section on the inside front cover of this brochure for more information.

Health and Wellness Services at NYU

Confidentiality

Your privacy is our priority. The New York University Student Health Center is legally and ethically obligated to protect every student’s right to privacy. Health records are strictly confidential and maintained in compliance with federal and New York State laws including the Health Insurance Portability and Accountability Act (HIPAA) and the Family Educational Rights and Privacy Act (FERPA).

SHC will not release medical information to anyone, including family, parents/legal guardians, NYU faculty/staff, or outside agencies, without the written authorization of the student, except for emergency situations or as required by law. In the case of a minor, the authorization of a parent or legal guardian is required to release medical records. In a medical emergency, only relevant health information will be released to another healthcare provider.

Wellness Exchange

726 Broadway, Suite 402
New York, NY
(212) 443-9999
www.nyu.edu/999
wellness.exchange@nyu.edu

The Wellness Exchange is your key to accessing the University’s extensive health and mental health resources designed to address your needs.

You can call a private hotline (212-443-9999), available 24 hours a day, seven days a week, which will put you in touch with a professional who can help to address day-to-day challenges as well as other health-related concerns. These might include: medical issues, academic stress, depression, sexual assault, anxiety, alcohol and other drug dependence, sexually transmitted infections and eating disorders.

The hotline is also available if you just need to talk or want to call about a friend.
NYU’s Student Health Center (SHC) is a campus resource and service center for all matriculated students. We offer hassle-free appointment-based and walk-in medical and counseling services at either no cost or very reduced cost to all NYU students, regardless of insurance coverage. Our goal is to add great value to the NYU experience for students and great comfort in knowing that a safety net for basic healthcare exists at NYU.

The SHC is accredited by the Accreditation Association for Ambulatory Health Care, placing it among the top university health centers in the country.

Whether your needs involve routine or acute medical care, counseling, education about a specific wellness issue, prescriptions, or eyewear, the staff at SHC is prepared to provide quality confidential, caring service.

We encourage you to make appointments whenever possible and carry your NYU card and health insurance ID card at all times.

Medical Services
212-443-1000
www.nyu.edu/health

<table>
<thead>
<tr>
<th>Primary Care</th>
<th>Allergy &amp; Immunology</th>
<th>Travel Medicine</th>
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</thead>
<tbody>
<tr>
<td>Women’s Health</td>
<td>HIV Testing &amp; Counseling</td>
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Specialists:

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<thead>
<tr>
<th>Behavioral Medicine</th>
<th>Nutrition</th>
<th>Physical Therapy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dermatology</td>
<td>Optometry</td>
<td>Neurology</td>
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<tr>
<td>Endocrinology</td>
<td>Orthopedics</td>
<td>Pulmonology</td>
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<tr>
<td>Gastroenterology</td>
<td>Physiatry</td>
<td>Sports Medicine</td>
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Additional Services:

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<thead>
<tr>
<th>Radiology</th>
<th>Pharmacy*</th>
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* For more information about the pharmacy at SHC, see page 5
Counseling and Wellness Services
(212) 998-4780
www.nyu.edu/counseling
wellness.exchange@nyu.edu

SHC Counseling and Wellness Services (CWS) offer students short-term individual counseling, group counseling, self-improvement classes, referrals, and psychiatric medication assessment and management services. All Counseling and Wellness services except psychiatric services are provided at no cost to students. (Psychiatric services are provided to students at a maximum out-of-pocket expense of $30 per visit.)

Students can receive help for all sorts of personal problems including depression, homesickness, stress, anxiety, alcohol or drug dependency, eating concerns, academic anxieties, roommate and friendship problems, family problems, suicidal thoughts, sexual concerns and identity concerns.

CWS counselors are psychologists, psychiatrists, social workers, nurse practitioners, and advanced trainees in those professions. There are male and female counselors, counselors from different racial and national backgrounds, and counselors who specialize in different mental health concerns.

NYU Center for Sexual Misconduct Support Services
The NYU Center for Sexual Misconduct Support Services provides confidential assistance to complainants about sexual misconduct, relationship violence, and stalking. The Center works alongside Crisis Response Counselors of the Wellness Exchange and also provides information about resources and options. Staff can accompany a student to rape treatment centers, medical services, and campus meetings or proceedings.

The S.P.A.C.E.
The S.P.A.C.E. (Sexual misconduct Prevention, Assistance, Counseling, and Education) is a multipurpose space dedicated to prevention, assistance, counseling, and education where students can gather, get connected to counseling services, discover additional support, and use as a safe space and meeting area.

Services provided by NYU staff at the S.P.A.C.E. are confidential, however, conversations with other students at the S.P.A.C.E. may not be — always ask before you reveal details you want to keep confidential.

Open during business hours
Located on the 4th Floor of 726 Broadway — (Make a left after exiting the elevator and follow signs.)
Health Promotion Services
(212) 443-1234
www.nyu.edu/health/promotion
health.promotion@nyu.edu

The Health Promotion office at SHC produces dynamic educational programs, health information, peer training and campus events to enhance personal, academic and career success.

An accessible team of professional and student health educators design, deliver and evaluate diverse wellness programming, provide health consultations and serve as referral sources to additional support for vital student health issues. Health-related leadership programs are also available to enable students to discover and develop their health promotion and leadership skills.

Pharmacy Services
(212) 443-1050

The SHC Pharmacy is a full-service pharmacy open to the NYU community (students, faculty, and staff). It is staffed by three Registered Pharmacists and three Certified Pharmacy Technicians who are ready to help you with all your health care needs.

Services include:
- Pharmaceutical counseling
- Drug information and education
- A wide selection of pharmaceuticals (brand name and generic)
- Vitamins and over-the-counter medications

Many prescription insurance plans are accepted for your convenience.

Optometry Services
(212) 443-1260

Optometry Services offer contact lenses and a large selection of eyeglasses and sunglasses, including many designer frames.

Our vision care service is staffed by optometrists and opticians whose expertise ranges from:
- eye examinations
- vision correction
- treatment of eye disorders
- contact lens fittings
- assisting in choosing the right eyewear for your specific prescription and needs

If you already have a prescription for eyeglasses or contact lenses from your outside provider, you can bring in your prescription or have it faxed to (212) 443-1261.
Moses Center for Students with Disabilities

2nd Floor
(212) 998-4980
www.nyu.edu/csd
mosescsd@nyu.edu

The Henry and Lucy Moses Center for Students with Disabilities (CSD) determines qualified disability status and assists students in obtaining appropriate accommodations and services. CSD operates according to an Independent Living Philosophy and strives in its policies and practices to empower each student to become as independent as possible. Our services are designed to encourage independence, backed by a strong system of supports.

Any student who needs a reasonable accommodation based on a qualified disability is required to register with the CSD for assistance.

Patient Protection and Affordable Care Act (ACA)

The Affordable Care Act (ACA) was enacted to increase the availability of health insurance coverage to more Americans. There are a multitude of medical coverage requirements and it is important for you to know that the NYU sponsored plans are fully ACA compliant.

The following outlines some important information you need to know about the ACA:

• Students are eligible to remain on their parents plan until age 26. However, a comparison should be made of the cost and benefits of NYU sponsored plans.

• Employer plans may be local HMO’s that are not appropriate for a student attending school out of state.

• The ACA created health insurance marketplaces. However, they may not be ideal as they create barriers to care such as: high deductibles, copays, and co-insurance and limited provider networks. If you are interested in exploring this option, the web site is healthcare.gov. You will be directed to the appropriate online marketplace for your home state of residence.

Generally, international students holding an F-1 or J-1 visa are not eligible to purchase insurance through the marketplace because they must show permanent residency.
Fees for Services

All matriculated NYU students have access to care at the Student Health Center (SHC), 726 Broadway, New York, NY whether they are enrolled in an NYU sponsored Student Health Insurance Plan or maintaining alternate health insurance coverage. Many services are provided at no cost such as:

• primary care and women’s health office visits*
• some commonly performed laboratory tests
• short-term counseling
• wellness and health education services
• starter doses of common medications

* There are fees for some procedures and laboratory tests that may be performed during these visits. There are also fees for evaluation and procedures performed by an SHC physician specialist.

See the Sample of Services Chart on pages 9-10 for a sample list of SHC services.

For services that are typically covered by insurance, NYU SHC will bill the student’s health insurance plan.

• Students who maintain health insurance plans other than the NYU-sponsored plans must provide a copy of the front and back of their health insurance ID cards at the time of service in order for the bills to be sent to their health insurance carrier.

• If the insurance plan does not cover the service, or does not pay the entire bill, the student will be sent a statement indicating the remaining unpaid balance. The insurance company’s reimbursement is a contractual agreement between the insured student and the insurance company. Any concerns about the reimbursement rate should be addressed between the insured student and the insurance company.

• Students are responsible for any unpaid balances.

• Cash, personal check, Campus Cash, or credit card (MasterCard, Visa, Discover, or American Express) are acceptable methods of payment.

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

If you anticipate problems paying your portion of the SHC bill, please contact SHC Patient Accounts at (212) 443-1010 or health.patientaccounts@nyu.edu.
IMPORTANT TO KNOW

• The NYU Student Health Center (SHC) is a preferred provider under the NYU-sponsored Student Health Insurance Plans but is considered out-of-network under other plans which utilize the MagnaCare & MultiPlan networks. In addition, the SHC is In Network for United Healthcare commercial products and the Oxford Freedom and Liberty networks.

• You may receive separate bills for laboratory services. The specimen or cultures collected during the medical visit may be sent to an outside laboratory where the actual test is performed. Please contact the entity identified at the top of the statement for any questions you may have regarding these charges.

PROTECTION FROM SURPRISE BILLS

A surprise bill is a bill You receive for covered Services in the following circumstances:

• For services performed by a non-participating Physician at a participating Hospital or Ambulatory Surgical Center, when:
  o A participating Physician is unavailable at the time the health care services are performed;
  o A non-participating Physician performs services without Your knowledge; or
  o Unforeseen medical issues or services arise at the time the health care services are performed.

A surprise bill does not include a bill for health care services when a participating Physician is available and You elected to receive services from a non-participating Physician.

• You were referred by a participating Physician to a non-participating provider without Your explicit written consent acknowledging that the referral is to a Non-Participating Provider and it may result in costs not covered by Us. For a surprise bill, a referral to a Non-Participating Provider means:
  o Covered services are performed by a Non-Participating Provider in the participating Physician’s office or practice during the same visit;
  o The participating Physician sends a specimen taken from You in the participating Physician’s office to a non-participating laboratory or pathologist; or
  o For any other Covered Services performed by a Non-Participating Provider at the participating Physician’s request, when Referrals are required under Your Certificate.

You will be held harmless for any non-participating Provider charges for the surprise bill that exceed your In-Network Co-payment, Co-insurance or Deductible if You assign benefits to the non-participating Provider in writing. In such cases, the non-participating Provider may only bill You for Your In-Network Co-payment, Co-insurance or Deductible.
# NYU Student Health Center Sample of Services for Academic Year 2015-2016

<table>
<thead>
<tr>
<th>Services at SHC</th>
<th>No Cost to All NYU Matriculated Students</th>
<th>Billed to Student or Insurance (sample listing)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Care</strong></td>
<td>Professional services for office visits by appointment, including: - Preventive health assessment - Care for episodic illness - Gonorrhea and chlamydia test</td>
<td>• Professional services for walk-in visits ($10 service fee(^1)) • Additional charges for procedures related to any visit include, but are not limited to: - Repair of minor lacerations - Immunizations and vaccines - Removal of lesions - Radiological procedures and lab tests(^2)</td>
</tr>
<tr>
<td><strong>Women’s Health</strong></td>
<td>Professional services for office visits by appointment, including: - Well woman visit - Sexual health and contraceptive counseling - Care for episodic illness - Gonorrhea and chlamydia test</td>
<td>• Professional services for walk-in visits ($10 service fee(^1)) • Additional charges for procedures related to any visit include, but are not limited to: - Colposcopy - Removal of lesions - Sexually transmitted infection testing(^2) - HPV vaccine - Procedures and lab tests(^2)</td>
</tr>
<tr>
<td><strong>Men’s Health</strong></td>
<td>Professional services for office visits by appointment, including: - Preventive health assessment - Sexual health needs - Care for episodic illness - Gonorrhea and chlamydia test</td>
<td>• Professional services for walk-in visits ($10 service fee(^1)) • Additional charges for procedures related to any visit include, but are not limited to: - Removal of lesions - Sexually transmitted infection testing(^2) - Radiological procedures and lab tests(^2)</td>
</tr>
<tr>
<td><strong>HIV Testing &amp; Counseling</strong></td>
<td>• HIV blood test • Pre- and post-test counseling</td>
<td></td>
</tr>
<tr>
<td><strong>Allergy, Immunology &amp; Travel Medicine</strong></td>
<td>• Professional services for office visits • Travel consultation</td>
<td>• Allergy skin testing and allergy shots • Immunizations/vaccines</td>
</tr>
<tr>
<td><strong>Nutrition</strong></td>
<td>Commonly performed services including: - Urinalysis dip stick - Rapid strep - HIV blood test - Pregnancy test – urine - Syphilis test (RPR) - CBC – complete blood count - Basic blood chemistry - TB screening (PPD)</td>
<td>Consultation and related professional services ($20 service fee(^1))</td>
</tr>
<tr>
<td><strong>Diagnostic Tests</strong></td>
<td>• Lab tests including, but not limited to: - Pap tests - Sexually transmitted infection testing - Cholesterol/lipid screening - Screening for immunity to measles, mumps, and rubella • Biopsies of skin and other lesions • All x-rays performed at SHC</td>
<td></td>
</tr>
</tbody>
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\(^1\) Service fees waived for students enrolled in the NYU-sponsored GSHIP plan.

\(^2\) Laboratory tests other than those listed under “No Cost to All Matriculated Students” column will be billed by the outside lab. Routine screenings (e.g. sexually transmitted infection, cholesterol/lipid) not mandated as per Healthcare Reform Law may not be covered by your health insurance.
<table>
<thead>
<tr>
<th>Services at SHC</th>
<th>No Cost to All NYU Matriculated Students</th>
<th>Billed to Student or Insurance (sample listing)</th>
</tr>
</thead>
</table>
| Counseling and Wellness Services | • Short-term counseling  
• Group therapy and self-improvement classes  
• Follow-up case management  
• Clinical assessments (walk-in) 24/7 counseling/crisis response hotline (212-443-9999) | • Psychiatric medication assessment and management (maximum out-of-pocket $30 Professional Service Fee)  
• Laboratory tests related to the visit |
| Social Work Services | • Case management for medical and mental health needs | |
| Prescriptions & Pharmacy | • Starter doses of the following commonly prescribed oral medications (when prescribed by an SHC clinician and dispensed at the SHC pharmacy): Amoxicillin, Ciprofloxacin, Erythromycin, Penicillin VK, Prednisone | • Prescription medications  
• Over-the-counter medications |
| Health Promotion | • Health information  
• Safer-sex supplies/sexual health education  
• Healthy eating and general nutrition education  
• Alcohol and other drug education  
• Smoking cessation program  
• Stress reduction program  
• Peer education programs  
• One-to-one health consultation and referrals | |
| Specialty Care | • Dermatology, endocrinology, gastroenterology, neurology, orthopedics/sports medicine, physical therapy, pulmonology  
• Procedures and lab tests related to visits | |
| Durable Medical Equipment | Including:  
- Splints  
- Wrist, knee, ankle supports  
- Crutches | |
| Vision Care Members through the end of the month in which the member turns 19 years of age | • Annual preventive eye exam | Optical services including eyeglasses and contact lenses - $30 co-pay; 20% co-insurance |
| Over age 19 | | Annual preventive eye exam - $30 per visit co-pay |

3 Specialty care is subject to co-pays and co-insurance charges based on your health insurance coverage. If you are enrolled in one of the CHP plans, your co-pay for specialty visits is $30 for the Basic and Comprehensive Plans and $10 for the GSHIP Plan. Co-insurance charges may apply for procedures and tests performed.
Student Health Insurance Plans Overview

The NYU-sponsored Student Health Insurance Program, administered by Consolidated Health Plans (CHP), is designed to provide reasonably priced healthcare coverage to supplement the health services provided at the SHC. The plans provide coverage for medical treatment and procedures provided at the SHC for which there is a fee as well as national coverage for medically necessary healthcare services.

All matriculated students are eligible for enrollment in the CHP Insurance Program. See page 37 for more information about dependents and other eligible enrollees.

The CHP Insurance Program has three components:

- **Mandatory Plan** – The registration fee included on your tuition bill grants access to services at the Student Health Center as well as limited health insurance coverage for certain hospital emergency room services and mental health outpatient visits. See page 12 for more information.

- **Optional Plans** – The Basic Plan and the Comprehensive Plan are designed to provide reasonably priced healthcare coverage.

- **Graduate Student Health Insurance Plan (GSHIP)** – GSHIP enrollees are specifically designated graduate students for whom the University has agreed to pay the student health insurance charge. Students cannot individually purchase this plan.

The Basic, Comprehensive and GSHIP Plans cover the same medical and mental health services. However, they have different:

- reimbursement levels,
- out-of-pocket expenses

All plans offer coverage for services rendered by healthcare providers who participate in the MagnaCare and MultiPlan networks. Referrals are required for services in Manhattan (outside SHC). Visit [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) to search for MagnaCare and MultiPlan providers. Out-of-network providers are also covered but at a lower reimbursement level.

See pages 13-22 for a Summary of Benefits

Please note: The NYU Student Health Center (SHC) is in-network under the CHP Insurance Plans but is considered out-of-network under all other plans which utilize the MagnaCare and MultiPlan networks. (See Referrals/Authorizations.)
HTH Health Insurance Program for Students Studying Abroad

New York University requires that students studying abroad as part of their educational program be covered under the NYU-sponsored study abroad health insurance plan administered by HTH Worldwide Insurance. The school-sponsored HTH program provides easy access to care and has five major components:

- Semester Long Programs (including Liberal Studies Freshman Abroad)*
- Short-Term Programs*
- NYU Abu Dhabi**
- NYU Shanghai**

* Students enrolled in these HTH plans are still required to maintain other health insurance coverage in their home countries. Visit www.nyu.edu/health/HTH for more information.

** HTH offers an ACA compliant plan for U.S. students.

Summary of Mandatory Plan Benefits

- Hospital emergency room treatment and follow-up care† at a maximum benefit of up to $2,500 per condition per policy year after a $100 per condition deductible for:
  - accidental injuries (not including sickness or dental);
  - psychological emergencies;
  - chemical and substance abuse emergencies; and
  - ambulance services for the above

- Mental health outpatient visits (outside Counseling and Wellness Services at SHC) covered at 80% for MagnaCare or MultiPlan providers and 50% for out-of-network providers.

† Students requiring follow-up care in Manhattan after emergency room treatment of accidental injuries must contact CHP at 877-373-1170 prior to treatment. Otherwise, follow-up treatment will not be covered by the insurance plan.
## SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>Policy Year Maximum</th>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN/GSHIP</th>
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<tbody>
<tr>
<td></td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
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### OUT-OF-POCKET LIMIT

**In-Network Care:** $5,000 per policy year  
**Out-of-Network Care:** $10,000 per policy year

*Once the Out-of-Pocket Limit has been satisfied, Eligible Expenses will be payable at 100% for the remainder of the policy year up to any benefit maximum that may apply.*

### OUTPATIENT BENEFITS

#### Doctor’s Visits

Most Primary Care office visits at SHC are provided at no charge. This is not an insured benefit but is provided by NYU to all matriculated students including students who waive the Student Health Insurance Plans.*

At SHC: Specialists, 100% after a $30 per visit co-pay.

**In-Network Care:** 75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 50% of reasonable and customary charges; $60 per visit deductible up to the out-of-pocket limit, 100% thereafter

At SHC: Specialists, 100% after a $30 per visit co-pay for Comprehensive; $10 for GSHIP.*

**In-Network Care:** 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 60% of reasonable and customary charges; $60 per visit deductible for Comp; $50 per visit deductible for GSHIP; up to the out-of-pocket limit, 100% thereafter

#### Lab and X-ray

Some lab tests at SHC are provided at no charge. This is not an insured benefit but is provided by NYU to all matriculated students including students who waive the Student Health Insurance Plans.

At SHC: 80% of allowable charges

**In-Network Care:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter

**Out-of-Network Care:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

At SHC: 90% of allowable charges for Comp; 100% for GSHIP

**In-Network Care:** 90% of the allowable charges up to the out-of-pocket limit, 100% thereafter

**Out-of-Network Care:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

#### Preventive Services and Immunizations as specified by Health Care Reform (PPACA) (see also Women’s Health Benefits, page 14)

At SHC: Preventive Services available and rendered at SHC will be provided at 100% with no cost sharing

**In-Network Care:** Preventive services that are not available at SHC will be covered at 100% of Eligible Expenses with no cost-sharing.

**Out-of-Network Care:** No coverage

(To view a list of covered preventive services, go to [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention). Please note that coverage is age, gender, and risk appropriate.)

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2015-2016 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu).

* Note: Primary and Specialty care visits may be subject to co-insurance charges for procedures and tests performed.
<table>
<thead>
<tr>
<th>Service Description</th>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN/GSHIP</th>
</tr>
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<tbody>
<tr>
<td>Allergy Testing and Shots</td>
<td>At SHC: 80% of the allowable charge</td>
<td>At SHC: 90% of the allowable charge</td>
</tr>
<tr>
<td></td>
<td><strong>In-Network Care:</strong> 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>In-Network Care:</strong> 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network Care:</strong> 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care:</strong> 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Physical/Occupational Therapy and Chiropractic Service</td>
<td>At SHC: 100% after a $30 per visit co-pay.</td>
<td>At SHC: 100% after a $30 per visit co-pay for Comprehensive; $10 per visit co-pay for GSHIP</td>
</tr>
<tr>
<td></td>
<td><strong>In-Network Care:</strong> 75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>In-Network Care:</strong> 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network Care:</strong> 50% of the reasonable and customary charges; $60 per visit deductible up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care:</strong> 60% of the reasonable and customary charges; $60 per visit deductible for Comp; $50 per visit deductible for GSHIP; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Hospital Emergency Room</td>
<td><strong>In-Network Care:</strong> 75% of the allowable charge; $100 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>In-Network Care:</strong> 90% of the allowable charge; $100 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network Care:</strong> 75% of the reasonable and customary charges; $100 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care:</strong> 90% of the reasonable and customary charges; $100 per visit copay; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>WOMEN’S HEALTH BENEFITS</td>
<td>At SHC: provided at 100% with no cost sharing</td>
<td>At SHC: Same as Basic Plan.</td>
</tr>
<tr>
<td>Routine Gynecologic Exam</td>
<td><strong>In-Network Care:</strong> covered at 100% of Eligible Expenses with no cost-sharing.</td>
<td><strong>In-Network Care:</strong> covered at 100% of Eligible Expenses with no cost-sharing.</td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network Care:</strong> 50% of the reasonable and customary charges; $60 per visit deductible up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care:</strong> 60% of the reasonable and customary charges; $60 per visit deductible for Comp; $50 per visit deductible for GSHIP; up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN/GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pap Smear Screening</strong> (See Laboratory Services)</td>
<td></td>
</tr>
<tr>
<td><strong>At SHC</strong>: provided at 100% with no per visit co-pay</td>
<td><strong>At SHC</strong>: provided at 100% with no per visit co-pay</td>
</tr>
<tr>
<td><strong>In-Network Care</strong>: provided at 100% with no per visit co-pay</td>
<td><strong>In-Network Care</strong>: provided at 100% with no per visit co-pay</td>
</tr>
<tr>
<td><strong>Out-of-Network Care</strong>: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care</strong>: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td><strong>Mammography</strong></td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Care</strong>: Covered at 100% of allowable charge with no cost sharing</td>
<td><strong>In-Network Care</strong>: Same as Basic Plan.</td>
</tr>
<tr>
<td><strong>Out-of-Network Care</strong>: Payable same as Laboratory and X-ray expense (see page 13)</td>
<td><strong>Out-of-Network Care</strong>: Same as Basic Plan.</td>
</tr>
<tr>
<td><strong>Contraceptives</strong></td>
<td></td>
</tr>
<tr>
<td>Prescription Contraceptive Drugs, Devices and Services</td>
<td></td>
</tr>
<tr>
<td><strong>At SHC</strong>: Covered at 100% of Eligible Expenses with no cost sharing</td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Care</strong>: Covered at 100% of eligible expenses with no cost-sharing at Preferred Pharmacies</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Care</strong>: Non-Preferred Pharmacies; see Prescription Drug benefit for Non-Preferred Pharmacy</td>
<td></td>
</tr>
<tr>
<td>Eligible Expenses incurred for outpatient contraceptive service will be paid under Contraceptive Services (see Well Woman Care benefit)</td>
<td></td>
</tr>
<tr>
<td>Lost or stolen prescription drugs will not be covered.</td>
<td></td>
</tr>
<tr>
<td><strong>MATERNITY</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Obstetric Services</strong></td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Care</strong>: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>In-Network Care</strong>: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td><strong>Out-of-Network Care</strong>: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td><strong>Out-of-Network Care</strong>: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td><strong>Designated Care</strong>: 100% of negotiated charge* up to the out-of-pocket limit</td>
<td><strong>Designated Care</strong>: Same as Basic Plan.</td>
</tr>
<tr>
<td><strong>For CPT Code 59400 and CPT Code 59510 (routine obstetric care for complete pregnancy including pre-natal visits, vaginal or cesarean delivery and postpartum care).</strong></td>
<td></td>
</tr>
<tr>
<td>*For a list of designated providers, please call Student Health Insurance Services at (212) 443-1020.</td>
<td></td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network Care</th>
<th>Out-of-Network Care</th>
<th>Designated Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Room and Board For Maternity</strong></td>
<td>75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>At NYU Langone Hospital, 100% of negotiated charge up to the out-of-pocket limit</td>
</tr>
<tr>
<td><strong>ELECTIVE TERMINATION OF PREGNANCY</strong></td>
<td>75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Only one elective termination covered per policy year.</td>
</tr>
<tr>
<td><strong>Termination of Pregnancy</strong></td>
<td>75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Only one elective termination covered per policy year.</td>
</tr>
<tr>
<td><strong>Outpatient Mental Health Psychotherapy</strong></td>
<td>75% of the allowable charge; up to the out-of-pocket limit, 100% thereafter</td>
<td>50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
<td>Same as Basic Plan</td>
</tr>
<tr>
<td><strong>MENTAL HEALTH BENEFITS</strong></td>
<td>75% of the allowable charge; up to the out-of-pocket limit, 100% thereafter</td>
<td>50% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter</td>
<td>100% after a $5 per visit co-pay. For a list of Designated Providers, please call Student Health Insurance at 212-443-1020.</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Service</th>
<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN/GSHIP</th>
</tr>
</thead>
</table>
| **Psychiatric Medication Assessment and Management** | **At SHC:** 100% after a $20 per visit Professional Service fee.  
**In-Network Care:** 75% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 50% of reasonable and customary charges; $60 per visit deductible up to the out-of-pocket limit, 100% thereafter | **At SHC:** Comp: 100% after a $20 per visit Professional Service fee; GSHIP: covered 100%  
**In-Network Care:** 90% of the allowable charge; $30 per visit copay; up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 60% of reasonable and customary charges; $60 per visit deductible for Comp; $50 per visit deductible for GSHIP; up to the out-of-pocket limit, 100% thereafter |
| **Inpatient Mental Health** | **In-Network Care:** 75% of the negotiated charge up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter  
**Designated Care:** At NYU Langone Hospital, 100% of the Negotiated Charge | **In-Network Care:** 90% of the negotiated charge up to the out-of-pocket limit, 100% thereafter  
**Out-of-Network Care:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter  
**Designated Care:** Same as Basic Plan |
| **CHEMICAL ABUSE AND DEPENDENCE** |                                                                                   |                                                                                           |
| **Outpatient**              | **In-Network Care:** 100% of the allowable charge  
**Out-of-Network Care:** 100% of reasonable and customary charge  
*Up to 20 of these visits available for family counseling* | Same as Basic Plan.                                                                          |
| **Inpatient**               | **In-Network Care:** 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum  
**Out-of-Network Care:** 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum | **In-Network Care:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter up to maximum  
**Out-of-Network Care:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter up to maximum |

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2015-2016 Student Health Insurance Certificate at www.chpstudent.com/nyu.
### Prescription Drugs

**Participating Pharmacy:** 100% after a:
- $15 copay for generic drugs
- $40 copay for preferred brand name drugs
- $60 copay for non-preferred brand name drugs
- $20 copay for all diabetic supplies (insulin, syringes and testing supplies)

Lost or stolen prescription drugs are not covered.

**Non-Participating Pharmacy:** See the Student Health Insurance Certificate, available at your CHP account at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu).

Benefits are not payable for more than a 30-day supply per prescription or refill without prior authorization.

Off label prescription drugs for cancer treatment are included.

---

### Inpatient Medical

<table>
<thead>
<tr>
<th>Service</th>
<th><strong>Basic Plan</strong></th>
<th><strong>Comprehensive Plan/GSHIP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board, Pre-Admission Testing, Non-Surgical Physician Visit, Other Hospital Services</td>
<td>In-Network Care: 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>In-Network Care: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network Care: 50% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network Care: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

### Surgical Benefits (Outpatient & Inpatient)

<table>
<thead>
<tr>
<th>Service</th>
<th><strong>Basic Plan</strong></th>
<th><strong>Comprehensive Plan/GSHIP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgeon/Assistant Surgeon Anesthesia Fees</td>
<td>In-Network Care: Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>In-Network Care: 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network Care: Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network Care: 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
</tbody>
</table>

### Gender Medical Modification Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th><strong>Basic Plan</strong></th>
<th><strong>Comprehensive Plan/GSHIP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sexual Realignment Surgery</td>
<td>In-Network Care: Covered at 75% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
<td>In-Network Care: Covered at 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network Care: Covered at 50% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
<td>Out-of-Network Care: Covered at 60% of the reasonable and customary charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Hormone Therapy</td>
<td>Covered under Prescription Drugs Benefit (see page 18)</td>
<td>Same as Basic Plan.</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th></th>
<th><strong>BASIC PLAN</strong></th>
<th><strong>COMPREHENSIVE PLAN/GSHIP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADDITIONAL BENEFITS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td>100% coverage per transport to or from hospital.</td>
<td>Same as Basic Plan.</td>
</tr>
<tr>
<td>Vision Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Over age 19</em></td>
<td><strong>Annual Preventive Eye Exam (One per policy year)</strong></td>
<td><strong>Annual Preventive Eye Exam (One per policy year)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>At SHC:</strong> 100% after a $30 per visit co-pay</td>
<td><strong>At SHC:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Outside SHC:</strong> No benefit</td>
<td><strong>GSHIP:</strong></td>
</tr>
<tr>
<td></td>
<td>The following optical services are available at the Student Health Center,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>but are not covered under the Student Health Insurance Program:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• New contact lens fittings (lenses not included)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Re-evaluation of current contact lens prescriptions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Eyeglass frames and lenses</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Annual Preventive Eye Exam (one per policy year)</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>At SHC:</strong> 100% with no per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>In Network:</strong> Covered at 75% of allowable charges; up to the out-of-pocket</td>
<td></td>
</tr>
<tr>
<td></td>
<td>limit, 100% thereafter. $30 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network:</strong> Covered at 60% of reasonable and customary charges; up to</td>
<td></td>
</tr>
<tr>
<td></td>
<td>the out-of-pocket limit, 100% thereafter; $30 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Lenses and Frames:</strong> (One per policy year)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>At SHC:</strong> 80% of allowable charges; up to the out-of-pocket limit, 100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>thereafter; $30 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>In Network:</strong> 60% of allowable charges; up to the out-of-pocket limit, 100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>thereafter. $50 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Out-of-Network:</strong> 60% of reasonable and customary charges; up to the</td>
<td></td>
</tr>
<tr>
<td></td>
<td>out-of-pocket limit, 100% thereafter; $50 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Lenses and Frames:</strong> (One per policy year)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Same as Basic Plan.</td>
<td></td>
</tr>
<tr>
<td><strong>Contact Lenses (Preauthorization Required)</strong></td>
<td><strong>Contact Lenses (Preauthorization Required)</strong></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-----------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>At SHC:</strong> 80% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $30 per visit co-pay</td>
<td>Same as Basic Plan.</td>
<td></td>
</tr>
<tr>
<td><strong>In Network:</strong> 60% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $50 per visit co-pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out of Network:</strong> 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $50 per visit co-pay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Pediatric Dental</strong>&lt;br&gt; <em>Members through the end of the month in which the Member turns 19 years of age</em></th>
<th><strong>Preventive Dental Care:</strong> One dental exam and cleaning per 6-month period</th>
<th>Same as Basic Plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At SHC:</strong> Not available</td>
<td><strong>In Network:</strong> 75% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $50 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td><strong>Out of Network:</strong> 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $75 per visit co-pay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Routine Dental Care</strong> <em>(Full mouth x-rays or panoramic x-rays at 36-month intervals and bitewing x-rays at 6-12 month intervals)</em></th>
<th></th>
<th>Same as Basic Plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At SHC:</strong> Not available</td>
<td><strong>In Network:</strong> 75% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $50 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td><strong>Out of Network:</strong> 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $75 per visit co-pay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Major Dental</strong> <em>(Endodontics and Prosthodontics)</em>&lt;br&gt; <em>Preauthorization required.</em></th>
<th></th>
<th>Same as Basic Plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At SHC:</strong> Not available</td>
<td><strong>In Network:</strong> 70% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $100 per visit co-pay</td>
<td></td>
</tr>
<tr>
<td><strong>Out of Network:</strong> 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $150 per visit co-pay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<th>BASIC PLAN</th>
<th>COMPREHENSIVE PLAN/GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthodontia:</td>
<td><em>Preauthorization required.</em></td>
<td>Same as Basic Plan.</td>
</tr>
<tr>
<td>At SHC:</td>
<td>Not available</td>
<td></td>
</tr>
<tr>
<td><strong>In Network:</strong></td>
<td>60% of allowable charges; up to the out-of-pocket limit; 100% thereafter;</td>
<td></td>
</tr>
<tr>
<td><strong>Out of Network:</strong></td>
<td>60% of reasonable and customary charges; up to the out-of-pocket limit;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% thereafter; $200 per visit co-pay.</td>
<td></td>
</tr>
<tr>
<td>Prostate Cancer Screening</td>
<td><strong>SHC:</strong> Covered in full</td>
<td>At SHC: Covered in full</td>
</tr>
<tr>
<td></td>
<td><strong>In Network Care:</strong> 75% of allowable charges up to the out-of-pocket limit.</td>
<td><strong>In Network:</strong> 90% of allowable charges.</td>
</tr>
<tr>
<td></td>
<td>No copay</td>
<td><strong>Out of Network:</strong> 60% of allowable charges.</td>
</tr>
<tr>
<td>Diabetic Treatment Expense</td>
<td>Covered medical expenses including, but not limited to, equipment and</td>
<td>Same as Basic Plan.</td>
</tr>
<tr>
<td></td>
<td>self-management education are payable as follows:</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>In-Network Care:</strong> 80% of the allowable charge up to the out-of-pocket</td>
<td><strong>In-Network Care:</strong> 90% of the allowable charge up to the</td>
</tr>
<tr>
<td></td>
<td>limit, 100% thereafter</td>
<td>out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of reasonable and customary charges up to the</td>
<td><strong>Non-Preferred Care:</strong> 60% of reasonable and customary</td>
</tr>
<tr>
<td></td>
<td>out-of-pocket limit, 100% thereafter</td>
<td>charges up to the out-of-pocket limit, 100% thereafter</td>
</tr>
<tr>
<td>Orthopedic/Prosthetic Appliances/Braces</td>
<td><strong>At SHC:</strong> 80% of reasonable and customary charges</td>
<td>90% of reasonable charges</td>
</tr>
<tr>
<td></td>
<td><strong>Outside SHC:</strong> 75% of reasonable and customary charges</td>
<td></td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td><strong>At SHC:</strong> 80% of reasonable and customary charges</td>
<td><strong>At SHC:</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Outside SHC:</strong> 75% of reasonable and customary charges</td>
<td><strong>Comp Plan:</strong> 90% of all reasonable and customary charges;</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>GSHIP:</strong> Covered 100%</td>
</tr>
<tr>
<td>Medical and Mental Health Treatment Abroad</td>
<td>Medical and mental health treatment will be covered according to the plan benefits at the in-network level.</td>
<td>Medical and mental health treatment will be covered according to the plan benefits at the in-network level.</td>
</tr>
</tbody>
</table>

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2015-2016 Student Health Insurance Certificate at www.chpstudent.com/nyu.
<table>
<thead>
<tr>
<th><strong>BASIC PLAN</strong></th>
<th><strong>COMPREHENSIVE PLAN/GSHIP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Other Covered Services</strong></td>
<td>Same as Basic Plan.</td>
</tr>
<tr>
<td>• Radiation Therapy, Chemotherapy, Dialysis Treatment, and Intravenous Home Therapy</td>
<td></td>
</tr>
<tr>
<td>• Mastectomy, Lymph Node Dissection and Lumpectomy and Reconstructive Surgery as a result of Breast Cancer</td>
<td></td>
</tr>
<tr>
<td>• Hospital Outpatient Services</td>
<td></td>
</tr>
<tr>
<td>• Partial Hospitalization</td>
<td></td>
</tr>
<tr>
<td>• Speech and Hearing Therapy, Bone Density Screening Test, Enteral Formula for Home Use</td>
<td></td>
</tr>
<tr>
<td>• Home Health Care</td>
<td></td>
</tr>
<tr>
<td>• End of Life Care</td>
<td></td>
</tr>
<tr>
<td>• Travel Assistance Program</td>
<td></td>
</tr>
</tbody>
</table>

For benefit details visit the Student Health Insurance Certificate, available at [www.chpstudent/nyu](http://www.chpstudent/nyu).

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2015-2016 Student Health Insurance Certificate at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu).
Referral Requirements

REFERRALS ARE REQUIRED FOR SERVICES IN MANHATTAN (OUTSIDE SHC)

Except for situations listed below, all students enrolled in the CHP insurance plan in need of medical care in Manhattan are required to first seek treatment and be evaluated at the SHC. If the evaluation by the SHC provider determines that the services are not available at the SHC, an off-site referral will be issued. Covered services received in Manhattan without an appropriate referral will not be paid by CHP. Any co-pays or co-insurance fees incurred will be the responsibility of the student, even if he/she has an appropriate referral.

SERVICES EXEMPT FROM REFERRAL REQUIREMENT

- Medical Emergency Treatment in a Hospital*
- Gynecological Care
- Laboratory Tests
- Maternity Care
- Mental Health and Substance Abuse Services
- Treatment for TMJ
- When Student Health Center is closed

* Medical emergency refers to an unexpected, sudden onset of an acute illness or injury that is life or limb threatening and may permanently affect quality of life. Referrals from CHP are required for follow-up treatment after an emergency.

Important:

Students must obtain required referrals from an SHC provider before they receive medical services in Manhattan outside the Student Health Center. Referrals requested after services are received are not permitted.

REFERRALS FOR SERVICES OUTSIDE MANHATTAN

Students may use any provider outside the borough of Manhattan without an off-site referral from the SHC. Any visit co-pays or co-insurance fees incurred will be the responsibility of the student.

We encourage students to first seek services from an SHC provider who will be able to supervise and coordinate care with minimal out-of-pocket expense for medically necessary treatment. Students seeking care from providers outside the SHC should choose a provider who participates in the MagnaCare (NY/NJ area) or MultiPlan network to ensure maximum benefits and reduce out-of-pocket expenses. To find a MagnaCare (NY/NJ area) or MultiPlan provider, go to www.chpstudent.com/nyu or call (877) 373-1170 and a CHP representative will assist you in locating a participating provider.
REFERRAL LIMITATIONS

• The referral is only valid for treatment of a specific condition for the period of time stated on the referral.

• The referral may also limit the number of visits allowed within that time frame.

• The condition must be re-evaluated by the SHC healthcare provider once the limits of the referral have been reached.

Pre-Certification Requirement

Pre-certification of coverage is required, except in emergencies, for services including, but not limited to:

• At least two (2) days prior to a planned admission or surgery when your Provider recommends inpatient hospitalization.

• At least two (2) days prior to ambulatory surgery or any ambulatory care procedure when your Provider recommends it be performed in a Hospital or Ambulatory Surgical Center.

• Within the first three (3) months of a pregnancy and again within 48 hours after the delivery if Your Hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean.

If pre-certification is not secured, eligible expenses will be subject to either a $500 deductible or 50% of what would have been paid, whichever results in a greater benefit to you. Please see your Schedule of Benefits in the 2015-2016 Student Health Insurance Certificate at www.chpstudent.com/nyu for more details on Pre-Certification.

Please note: Pre-certification is not required before beginning physical therapy treatment.

Please visit www.nyu.edu/health/insurance and click on FAQs on the navigation bar at the top of the page for more details about referral and pre-certification requirements.

Plan Exclusions and Limitations

Following are some of the plan exclusions. For a complete description, review your 2015-2016 Student Health Insurance Certificate at www.chpstudent.com/nyu.

1) illness, accident, treatment or medical condition arising out of:
   a) war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto;
   b) aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; and

2) most cosmetic surgery

3) foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet

4) services for which no charge is normally made
5) **dental care or treatment**, except for such care or treatment due to accidental injury to sound natural teeth and except for dental care or treatment necessary due to congenital disease or anomaly. This exclusion does not apply to preventive services mandated by the Patient Protection and Affordable Care Act.

6) **eyeglasses, hearing aids**, and examination for the prescription or fitting thereof. This exclusion does not apply to preventive services mandated by the Patient Protection and Affordable Care Act.

7) **rest cures, custodial care and transportation**

**Some Medications Not Covered by the Prescription Drug Benefits:**

- over-the-counter medications (except as specifically provided)
- drugs whose sole purpose is to promote or stimulate hair growth
- drugs for cosmetic purposes
- appetite suppressants
- preventive medicines or vaccines, except as specifically provided
- non-self injectables (these are covered by the medical portion of the Plan)

Prior authorization is required for growth hormones and drugs for treatment of malaria.
# Student Health Insurance Plan Rates

## Rates for Students*

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Basic Plan</th>
<th>Comprehensive Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual 8/21/15 - 8/20/16</td>
<td>$2,170</td>
<td>$3,353</td>
</tr>
<tr>
<td>Fall Term 8/21/15 - 1/8/16</td>
<td>$840</td>
<td>$1,297</td>
</tr>
<tr>
<td>Spring/Summer Terms 1/9/16 - 8/20/16</td>
<td>$1,330</td>
<td>$2,056</td>
</tr>
<tr>
<td>Summer Term 5/14/16 - 8/20/16</td>
<td>$589</td>
<td>$909</td>
</tr>
</tbody>
</table>

## Rates for Dependent Coverage*

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Basic Plan</th>
<th>Comp. Plan</th>
<th>GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/Domestic Partner/ One or More Children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual 8/21/15 - 8/20/16</td>
<td>$2,170</td>
<td>$3,353</td>
<td>$3,204</td>
</tr>
<tr>
<td>Fall Term 8/21/15 - 1/8/16</td>
<td>$840</td>
<td>$1,297</td>
<td>$1,240</td>
</tr>
<tr>
<td>Spring/Summer Terms 1/9/16 - 8/20/16</td>
<td>$1,330</td>
<td>$2,056</td>
<td>$1,964</td>
</tr>
<tr>
<td>Summer Term 5/14/16 - 8/20/16</td>
<td>$589</td>
<td>$909</td>
<td>$869</td>
</tr>
</tbody>
</table>

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

## Rates for Continuation Option

<table>
<thead>
<tr>
<th>Coverage Term</th>
<th>Basic Plan</th>
<th>Comp. Plan</th>
<th>GSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>90 Days</td>
<td>$542</td>
<td>$838</td>
</tr>
<tr>
<td>Dependents</td>
<td>90 Days</td>
<td>$542</td>
<td>$838</td>
</tr>
</tbody>
</table>

## Stu-Dent Plan Dental Service

<table>
<thead>
<tr>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$240</td>
<td>Initial Enrollment</td>
</tr>
<tr>
<td>$240</td>
<td>Spouse/Partner</td>
</tr>
<tr>
<td>$195</td>
<td>Renewal</td>
</tr>
<tr>
<td>$85</td>
<td>Dependent (under age 16)</td>
</tr>
</tbody>
</table>
Insurance Payment Options

NYU-sponsored Student Health Insurance Plans are annual policies. If students enroll in an NYU-sponsored plan before the September 30th fall semester deadline, they may choose from the following payment options:

A. **ANNUAL PAYMENT IN FULL at the time of fall registration,** with no insurance charge at spring registration.
   - Students will continue coverage through August 20th, **even if they are not registered for spring classes.** (However, they will not have access to services at the Student Health Center after January 8th for January graduates and after graduation for May graduates.)
   - Students **cannot** get a partial refund of the spring/summer portion of the annual insurance charge after the September 30th enrollment deadline.

B. **TWO INSTALLMENT PAYMENT PLAN (default plan):** The first payment at the time of fall registration, and the second at spring registration. The spring insurance charge is higher than the fall charge because it includes payment for coverage over the summer months.
   - Students will be automatically enrolled in the same plan and billed the spring/summer health insurance charge if, and only if, they are registered for classes or maintaining matriculation for the spring semester.
   - Students who are not registered for classes or maintaining matriculation for the spring semester will have their insurance coverage end on January 8th. See page 39 to review options for continuing coverage.

Whether payment option A or B is chosen: **students may not change plans until the beginning of the next academic year.**

Insurance Identification Cards

Each student and dependent who is enrolled in the Basic, Comprehensive or GSHIP Plan will receive an insurance identification card **at their permanent address** within the United States. Instructions on how to access the complete plan brochure online will be included with the ID cards.

If your permanent address is outside the United States, please contact CHP at (877) 373-1170 or [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) and provide them with your local address.

If you do not receive the CHP ID card 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 CHP at (877) 373-1170 or at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu).

An online ID card can be obtained by going to the CHP web site shown above. Click the link for “Online ID Card.”

**We encourage you to carry your NYU and health insurance cards at all times.**
Enrolling in the Student Health Insurance Plans

Eligibility
Students are eligible to enroll in an NYU-sponsored Student Health Insurance Plan if they are:

- registered for one or more credits in a degree-granting program at NYU;
- maintaining matriculation (completing certain academic programs and not enrolled in classes);
- students with F-1 or J-1 visa status;
- post-doctoral research trainees/fellows, paid by NYU on stipends (code 542) or paid directly by external sponsors;
- dependents of an insured (spouse/domestic partner and children up until age 26).

Students are eligible to continue their coverage under a school-sponsored plan for a period of 90 days after the coverage ends.

Automatic Enrollment
Most students are automatically enrolled in either the Basic Plan or the Comprehensive Plan as part of the course registration process. Students should see the Automatic Enrollment Guide (see page 31) to determine if they will be automatically enrolled.

Students who are automatically enrolled in a plan and wish to change to a different plan may do so by completing the online enrollment process at www.nyu.edu/health/insurance before the appropriate deadline (see page 29). Their tuition bills will be adjusted accordingly. Students who maintain alternate health insurance coverage that meets the University’s minimum health insurance criteria may waive the plan entirely (see pages 33-34).

Please note: Adding or dropping courses during the registration period may affect a student’s automatic enrollment in a school-sponsored insurance plan. In such situations, confirm your enrollment status by the appropriate semester deadline (see page 29) to ensure your coverage.

Graduate Assistants, Research Assistants, Teaching Assistants or specifically designated fully-funded graduate students for whom the University has agreed to pay the student health insurance charge, will be automatically enrolled in the Graduate Student Health Insurance Plan (GSHIP). A Basic Plan or Comprehensive Plan insurance charge may initially appear on the student’s tuition

NYU requires students who are studying abroad with NYU programs to be enrolled in the HTH Study Abroad Health Insurance Plan designed specifically to allow students easy access to care while outside the United States. Visit www.nyu.edu/health/HTH for more information.
bill, but will be cancelled when the program administrator notifies Student Health Insurance Services of the student’s GSHIP eligibility.

Voluntary Enrollment

Students registered for classes or maintaining matriculation but not automatically enrolled have the option to choose a plan before the appropriate semester deadline (see below) by completing the online enrollment process at www.nyu.edu/health/insurance. (See Automatic Enrollment Guide on page 31).

Effective Dates of Coverage

<table>
<thead>
<tr>
<th></th>
<th>Annual 2015-2016</th>
<th>Fall 2015</th>
<th>Spring/Summer 2016</th>
<th>Summer 2016</th>
</tr>
</thead>
</table>

How to Enroll

Students should evaluate their options by reviewing the benefits, referral requirements and exclusions of the Student Health Insurance Plans (see pages 13-22). Students should have their Student ID numbers (shown on the admissions letter or on the back of the NYU ID card) handy before accessing the online system during the following enrollment periods.

**GO TO** WWW.NYU.EDU/HEALTH/INSURANCE

- Click on the box that indicates, “Click here to enroll in or waive the Student Health Insurance Plans.” Read the general information and follow the instructions for enrolling.
- **At the end of the process, you must confirm your enrollment selection in order for your request to be processed.**
- Print the Confirmation of Status letter. A confirmation will also be sent to the e-mail address provided.

Enrollment Deadlines

<table>
<thead>
<tr>
<th></th>
<th>The online enrollment system becomes available:</th>
<th>The SEMESTER DEADLINE for enrolling in the NYU Plans is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2015</td>
<td>June 23</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2016</td>
<td>November 10</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2016</td>
<td>April 5</td>
<td>June 5</td>
</tr>
</tbody>
</table>
Important Enrollment Rules (for Matriculated Students)

- If the online enrollment process is not completed by the deadline, the plan in which the student is automatically enrolled will be in effect for all or any remaining part of the academic year. **There will be no option to upgrade or downgrade the level of coverage until fall of the next academic year.**
- Students who were billed the fall semester only health insurance charge at the time of fall registration:
  - will be automatically enrolled in the same plan and billed the spring/summer health insurance charge if, and only if, they are registered for classes or maintaining matriculation for the spring semester.
  - will have their insurance coverage end on January 8th if they are not registered for classes or maintaining matriculation for the spring semester. (See Voluntary Enrollment to review options for continuing coverage beyond January 8th).
- Students who were billed the annual health insurance charge at the time of fall registration:
  - will continue coverage through August 20th, even if they are not registered for spring classes. (However, they will not have access to services at the Student Health Center after January 8th for January graduates and after graduation for May graduates.)
  - cannot get a partial refund of the spring/summer portion of the annual insurance charge after the September 30th enrollment deadline.
- Enrollment will only be processed by SHC Student Health Insurance Services. No school or other unit can enroll a student in the insurance plan.

JANUARY GRADUATES
(and other Students Not Matriculating for Spring 2016)

Choosing the annual option will guarantee that your coverage will remain in effect during the entire policy year, even though you will not be enrolled for classes during Spring 2016. Coverage at the student rate is much less expensive than coverage at the Continuation Option rate. Please note: You will not have access to services at the Student Health Center after January 8th, and therefore no referral will be required for services outside SHC.
## Fall 2015/Spring 2016 Automatic Enrollment Guide

<table>
<thead>
<tr>
<th>Student Group</th>
<th>Type of Program</th>
<th>If you are registered for</th>
<th>You will be automatically enrolled in the</th>
<th>You may choose the following enrollment options</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERNATIONAL STUDENTS WITH F1 OR J-1 VISA STATUS</td>
<td>Degree-granting or Non-degree granting</td>
<td>Any number of credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>UNDERGRADUATE STUDENTS</td>
<td>Degree-granting</td>
<td>9 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>GRADUATE STUDENTS</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>College of Dentistry</td>
<td>Degree-granting or Post-Doctoral</td>
<td>6 or more credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>College of Nursing</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>Gallatin School of Individualized Study</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>Graduate School of Arts &amp; Science</td>
<td>Degree-granting</td>
<td>1 or more credits, or maintaining matriculation</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>School of Professional Studies</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>School of Law</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>Silver School of Social Work</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Comprehensive Plan</td>
<td>Basic Plan</td>
</tr>
<tr>
<td>Steinhardt School of Culture, Education, and Human Development</td>
<td>Degree-granting or Advanced Certificate</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>Stern School of Business</td>
<td>Degree-granting</td>
<td>12 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>Tisch School of the Arts</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
<tr>
<td>Wagner Graduate School of Public Service</td>
<td>Degree-granting</td>
<td>6 or more credits</td>
<td>Basic Plan</td>
<td>Comprehensive Plan</td>
</tr>
</tbody>
</table>

* Does not apply to NYU Polytechnic School of Engineering.

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2015-2016 Student Health Insurance Certificate at www.chipstudent.com/nyu.

Students in a degree-granting program who register for at least (1) credit during the summer will be enrolled automatically in and charged for an NYU-sponsored Student Health Insurance Plan unless:

a) they were enrolled and charged the annual premium
b) they were enrolled and charged the previous term for spring/summer coverage, or
c) they waived the NYU plans before the summer deadline.

Important Note for Students Enrolled in an NYU Plan for the Fall semester

• If you are registered for classes for Spring 2016 you will be enrolled in the same plan and billed the appropriate Spring/Summer 2016 insurance premium, regardless of your credit load.

• If you chose the two-payment option and are not registered for classes or paying a maintaining matriculation fee for Spring 2016, you will not be billed for an NYU sponsored health insurance plan. Your coverage will end on January 8th.
Waiving the Student Health Insurance Plans

Students who maintain other insurance coverage that meets the University’s requirements as outlined below, may seek to waive the NYU-sponsored plan by the appropriate deadline (see page 34).

WAIVER CRITERIA APPLICABLE TO ALL STUDENTS
(Except F-1 and J-1 Visa Holders)

University waiver criteria include:

1) The insurance company must be headquartered and operating in the U.S., with a U.S. claims address and customer service telephone number. (LS Freshman Abroad students, see below*)

2) The insurance coverage must remain in effect from:

<table>
<thead>
<tr>
<th>SEMESTER</th>
<th>INSURANCE EFFECTIVE DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>August 21st through August 20th of the following year.</td>
</tr>
<tr>
<td>Spring</td>
<td>January 9th through August 20th of that year.</td>
</tr>
<tr>
<td>Summer</td>
<td>May 14th through August 20th of that year.</td>
</tr>
</tbody>
</table>

3) The plan must provide inpatient hospitalization benefits in the New York City area including mental health benefits.

4) The plan must provide outpatient benefits in the New York City area (including office visits, outpatient mental health benefits and laboratory and radiology procedures). **Coverage limited to emergency care does not satisfy the requirement.**

5) The maximum benefit payable under the insurance plan must be unlimited.

* For students in the LS Freshman Abroad program, their insurance company or government-issued health plan must be headquartered in their home country.

WAIVER CRITERIA APPLICABLE TO F-1 AND J-1 VISA HOLDERS
Please see pages 35-36.
How to Waive Online

Students should have their Student ID numbers (shown on the admissions letter or on the back of the NYU ID card) handy before accessing the online system during the enrollment/waiver periods shown below.

GO TO WWW.NYU.EDU/HEALTH/INSURANCE

- Click on the box that indicates, “Click Here to enroll in or waive the Student Health Insurance Plans.” Read the general information and follow the instructions for waiving.
- At the end of the process, you must confirm your waiver information in order for your request to be processed.
- Print the Confirmation of Status letter. A confirmation will also be sent to the e-mail address provided.

Waiver Deadlines

<table>
<thead>
<tr>
<th>If your first semester of the academic year is</th>
<th>The online enrollment system becomes available:</th>
<th>The SEMESTER DEADLINE for enrolling in the NYU Plans is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2015</td>
<td>June 23</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2016</td>
<td>November 10</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2016</td>
<td>April 5</td>
<td>June 5</td>
</tr>
</tbody>
</table>

Important Waiver Rules

- Students who successfully waived in the fall will have their waivers automatically remain in effect for the spring and summer semesters. **However, they must repeat the waiver process again at the start of each academic year beginning in the fall.**
- Once the waiver process is completed, the waiver will apply as of the effective date of insurance for the term. (Example: Students who submit waivers on September 15th will not be covered for any services that were rendered on or after August 21st of that year.)
- Waivers will only be processed by SHC Student Health Insurance Services. No school or other unit can waive students from the Insurance plan.

International students with F-1 or J-1 visa status, please see pages 35-36 for additional waiver instructions.

If you waive the NYU-sponsored plan 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 SHC Student Health Insurance Services. You will be required to pay the premium for the entire semester, regardless of when you enroll.
Supplemental Information

International Students in F-1 or J-1 Status

Health insurance is required by the University and is a necessity in the United States because of the very high cost of healthcare. When you are registered for classes, you will be charged automatically for the NYU-sponsored CHP Comprehensive Insurance Plan. You will remain enrolled in that plan unless you complete the online waiver process at www.nyu.edu/health/insurance before the semester deadline.

Students have an option to:

- Waive the NYU-sponsored plan if you maintain other insurance coverage that meets the University’s minimum health insurance criteria described below, or
- Downgrade your coverage to the Basic Plan. (Students may only opt to downgrade coverage when first registering for the academic year.)

UNIVERSITY CRITERIA FOR WAIVING THE NYU-SPONSORED STUDENT HEALTH INSURANCE PLANS

To meet the criteria you must:

- maintain other insurance coverage that is equal to or greater than the Basic Plan benefits (pages 13-22) and no additional exclusions beyond those on page 24, you may seek to waive the NYU-sponsored plan.
- The insurance company must be headquartered and operating in the US, with a US claims address and customer service telephone number.
- The insurance coverage must remain in effect from:

<table>
<thead>
<tr>
<th>SEMESTER</th>
<th>INSURANCE EFFECTIVE DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>August 21st through August 20th of the following year.</td>
</tr>
<tr>
<td>Spring</td>
<td>January 9th through August 20th of that year.</td>
</tr>
<tr>
<td>Summer</td>
<td>May 14th through August 20th of that year.</td>
</tr>
</tbody>
</table>

- The plan must provide inpatient hospitalization benefits in the New York City area including mental health benefits.
- The plan must provide outpatient benefits in the New York City area (including office visits, outpatient mental health visits and laboratory and radiology procedures). **Coverage for emergency only care does not satisfy the requirement.**
- The maximum benefit payable under the insurance plan must be unlimited. The insurance plan must include coverage for medical evacuation of at least US$50,000 per year; repatriation of remains of at least US$25,000 per year; and a deductible not to exceed US$500 per year.
The following types of insurance plans will not be acceptable for waiving the NYU plans:

- Travel policies with limited benefits and exclusions of coverage important for a college population.
- Insurance plans that always require students to pay for treatment out-of-pocket and then be reimbursed.

**To avoid being obligated to pay for two health insurance plans, please do not purchase another health insurance plan before the waiver is approved. Your waiver will not be processed until Student Health Insurance Services confirms that your insurance plan meets the University’s requirements.**

**Waiver Process for F-1 and J-1 Visa Status**

After completing the online waiver process at www.nyu.edu/health/insurance, you must submit your insurance plan documentation to the Student Health Insurance Services for review. Plan documentation must include:

1. A copy of your insurance ID card, and
2. A copy of your insurance policy, in English, indicating:
   - The date that insurance coverage begins and terminates
   - Any deductibles, copayments and other out-of-pocket expenses
   - Plan benefits
   - Exclusions

*Based on the information provided, NYU reserves the right to deny your waiver request.*

Submit documentation to:

- In-person or by mail: NYU Student Health Insurance Services 726 Broadway, Suite 346 New York, NY 10003
- By Fax: (212) 443-1011
- By email: health.insurance@nyu.edu

If your waiver is approved, the Bursar will be notified to remove the insurance charge from your account.

**Graduate Student Health Insurance Plan (GSHIP)**

Graduate Assistants, Research Assistants, Teaching Assistants or specifically designated fully-funded graduate students for whom the University has agreed to pay the student health insurance charge, will be automatically enrolled in the Graduate Student Health Insurance Plan (GSHIP). A Basic Plan or Comprehensive Plan insurance charge may initially appear on the student’s tuition bill, but will be cancelled when the program administrator notifies Student Health Insurance Services of the student’s GSHIP eligibility.
Post-Doctoral Research Trainees and Fellows paid by NYU on stipends [code 542], or paid directly by external sponsors, will be automatically enrolled in the Graduate Student Health Insurance Plan. They may waive the GSHIP insurance charge if they maintain health insurance coverage in an alternate plan, which meets the University’s requirements. Waiver forms and dependent enrollment forms are available through the University department of appointment. These forms must be submitted by the appropriate semester deadlines (see page 29).

**Dependents**

**Eligibility**
Eligible dependents are:

a) the covered student’s spouse or domestic partner; and/or
b) the covered student’s child under the age of 26 years.

**How to Enroll**
To enroll eligible dependents, insured students must complete the online enrollment application and make payment at www.chpstudent.com/nyu by clicking on the Dependent Enrollment link from the menu on the left side of the webpage by the appropriate deadline (see page 29).

- Dependents enrollment must be completed separately from the student’s online enrollment process.
- Dependents must be enrolled in the same Plan and for the same time period as the covered student, unless there is a qualifying life event.
- Dependents will not have access to services at the Student Health Center. Therefore, referrals are not required for any services outside SHC.

**Payment Options**
Students enrolling dependents in an NYU plan before the fall term deadline may choose an installment payment option. For students choosing this option:

- The policy coverage is annual and the spring term payment is required in order for coverage to be effective and continuous through August 20, 2016.
- Students will receive a 30-day notice before their fall coverage ends with a request for payment for the spring term coverage.
- Students must send the appropriate payment for the spring term by January 8th in order to continue dependent coverage beyond January 8th.

**Leave of Absence**
If you are on a school approved LOA, you may qualify for continuation of coverage of 90 days. Listed below are the necessary criteria for possible continuation of coverage.

You, the student, your spouse and your children may be able to temporarily continue coverage under this certificate in certain situations when you would otherwise lose coverage, known as qualifying events.
1. If your coverage ends due to the termination of your student status, you may continue coverage. Coverage may be continued for you, your spouse and any of your covered children.

2. If you are a covered spouse, you may continue coverage if your coverage ends due to:
   • Termination of the student’s status as a student;
   • Divorce or legal separation from the student; or
   • Death of the student.

3. If you are a covered child, you may continue coverage if your coverage ends due to:
   • Termination of the student’s status as a student;
   • Loss of covered child status under the plan rules; or
   • Death of the student.

If you are granted a school sanctioned leave of absence and if you were enrolled in an annual or semester long NYU sponsored health insurance plan, you are automatically insured until the end of the period for which you paid the insurance charge. If you want to continue coverage, you are able to purchase a continuation coverage option for 90 days beyond the end of the period for which you had originally paid for coverage.

**Important:** If you are first granted a school sanctioned **leave of absence within the semester’s waiving period** (thru September 30th for the Fall semester, and February 10th for the Spring semester) and you paid for the insurance for the term, your insurance will automatically terminate. To avoid a gap in your insurance and if you want to maintain your NYU sponsored insurance plan, you and your school must notify the Student Health Center’s Insurance Department at health.insurance@nyu.edu or 212-443-1020.

If you want to continue coverage, you must request continuation from CHP at www.chpstudent.com/nyu. Click on the Continuation Option link from the menu on the left side of the web page and make the first insurance payment within the 60-day period following the later of:

1. The date coverage would otherwise terminate; or
2. The date you are sent notice by first class mail of the right of continuation by the policyholder.

Continuation Option rates are available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).

Continued coverage under this section will terminate at the earliest of the following:

1. The date 90 days after the student’s coverage would have terminated because of termination of student status;
2. If you are a covered spouse or child, the date 90 days after coverage would have terminated due to the death of the student, divorce or legal separation, the student’s eligibility for Medicare, or the failure to qualify under the definition of “children”;
3. The date you become covered by an insured or uninsured arrangement that provides hospital, surgical or medical coverage;
4. The date you become entitled to Medicare;
5. The date to which insurance charges are paid if you fail to make a timely payment; or
6. The date the policy terminates. However, if the policy is replaced with similar coverage, you have the right to become covered under the new policy for the balance of the period remaining for your continued coverage.

**Continuation Option**

Students are eligible to continue their coverage under the Basic, Comprehensive, or GSHIP plans for a period of 90 days after graduation, upon leaving the University or when you would otherwise lose coverage. You may apply and make payment online at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu) by clicking on the Continuation Option link from the menu on the left side of the webpage. Continuation Option rates are available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).

If you want to continue coverage, you must request continuation from CHP at [www.chpstudent.com/nyu](http://www.chpstudent.com/nyu). Click on the Continuation Option link from the menu on the left side of the webpage and make the first insurance payment within the 60-day period following the later of:

1. The date coverage would otherwise terminate; or
2. The date you are sent notice by first class mail of the right of continuation by the policyholder.

Continuation Option rates are available at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).

Continued coverage under this section will terminate at the earliest of the following:

1. The date 90 days after the student’s coverage would have terminated because of termination of student status;
2. If you are a covered spouse or child, the date 90 days after coverage would have terminated due to the death of the student, divorce or legal separation, the student’s eligibility for Medicare, or the failure to qualify under the definition of “children”;
3. The date you become covered by an insured or uninsured arrangement that provides hospital, surgical or medical coverage;
4. The date you become entitled to Medicare;
5. The date to which insurance charges are paid if you fail to make a timely payment; or
6. The date the policy terminates. However, if the policy is replaced with similar coverage, you have the right to become covered under the new policy for the balance of the period remaining for your continued coverage.
Stu-Dent Dental Health Program

The Stu-Dent Plan is a prepaid dental plan that offers high quality, low-cost dental care to NYU students, with convenient appointment times to accommodate busy schedules. Services are provided by graduating DDS and hygiene students overseen by licensed dental faculty members in a convenient location adjacent to the NYU Student Health Center on the 3rd floor of 726 Broadway.

As a Stu-Dent plan member, you receive two annual check-ups and two cleanings, X-rays, and as many fillings and sealants as you may need for one low enrollment fee of $240. You will also receive a 20% discount on most dental services not included in the plan. See page 26 for dependent and renewal rates.

**How to Enroll** - From June 23 - September 30, you can enroll in the Stu-Dent plan online as part of the Student Health Insurance online enrollment/waiver process. Please be sure to check the box for Stu-Dent enrollment (automatic enrollment in the health insurance plan does not automatically enroll you in Stu-Dent). You may also enroll directly at the Stu-Dent Website, www.nyu.edu/dental/stu-dent.html.

For more information about the Stu-Dent plan fees or to enroll after September 30, call (212) 443-1313.

**Please note:** The Dental Faculty Practice and the Stu-Dent program are not part of the NYU Student Health Center or the NYU-sponsored CHP Student Health Insurance Plans and bill separately from the SHC.
Words to Know

**Allowable Charges** – The maximum dollar amount that an insurance company will reimburse a provider for a specific service.

**Biologically based mental health condition** - The following disorders are considered biologically-based conditions: schizophrenia/psychotic disorders; major depression; bipolar disorder; delusional disorders; panic disorder; obsessive compulsive disorders, anorexia and bulimia. All other mental health conditions are considered to be non-biologically based conditions.

**Co-Pay** – The specific dollar amount that you may be required to pay out-of-pocket for a specific type of service.

**Co-insurance** – The amount you are required to pay for covered healthcare services after you have satisfied any co-pay or deductible required by your health insurance plan.

**Deductible** – The amount you are required to pay out-of-pocket before the insurance company begins paying for your healthcare claims.

**Insurance Charge** – The amount paid to the health insurance company to maintain your coverage.

**Network** – A group of doctors, hospitals and other healthcare providers contracted to provide services to insurance companies’ customers for less than their usual fees.

**Out-of-Pocket Limit (OPL)** – The predetermined limited amount of money that an individual must pay out-of-pocket before an insurance company will pay 100% of healthcare expenses.

**Patient Protection and Affordable Care Act (ACA)** – The Affordable Care Act (ACA) was enacted to increase the level of health insurance coverage to more Americans. There are a multitude of medical coverage requirements set forth in the law.

**Reasonable and Customary Charge** – The average fee charged by a particular type of healthcare provider within a geographic area.

*Please note: A detailed list of definitions related to your NYU-sponsored Student Health Insurance Program can be found in the 2015-2016 Student Health Insurance Certificate available online at www.chpstudent.com/nyu.*
Contact Information

Insurance:
Student Health Insurance Services
726 Broadway, Suite 346
New York, NY 10003
(212) 443-1020
Fax: (212) 443-1011
www.nyu.edu/health/insurance
health.insurance@nyu.edu

Consolidated Health Plans
Attn: NYU Unit
2077 Roosevelt Ave.
Springfield, MA 01104
(877) 373-1170
Fax: (413) 214-6482
www.chpstudent.com/nyu

HTH Worldwide Insurance
(NYU Programs outside the US)
(866) 281-1668
(610) 254-8741 (collect outside the U.S.)
globalhealth@hthworldwide.com

Emergency Services:

Life- or Limb-threatening Emergencies
NYC Emergency Services
Dial 911

Non Life- or Limb-threatening

Urgent Medical Concerns:
SHC Primary Care Services
(212) 443-1122

After Hours:
NYU Office of Public Safety
(212) 998-2222

Urgent Mental Health Concerns:
Wellness Exchange 24/7 Hotline
(212) 443-9999

Counseling and Wellness Services
726 Broadway, 4th Floor
(212) 998-4780
www.nyu.edu/counseling

Moses Center for Students with Disabilities
726 Broadway, 2nd Floor
Phone and TTY: (212) 998-4980
www.nyu.edu/csd

Health and Wellness Services:

Wellness Exchange
726 Broadway, 4th Floor
24-hour Hotline: (212) 443-9999
www.nyu.edu/999

Student Health Center
Medical Services
726 Broadway, 3rd and 4th Floors
General Information: (212) 443-1000
www.nyu.edu/health

Counseling and Wellness Services
726 Broadway, 4th Floor
(212) 998-4780
www.nyu.edu/counseling

Moses Center for Students with Disabilities
726 Broadway, 2nd Floor
Phone and TTY: (212) 998-4980
www.nyu.edu/csd

Dental Faculty Practice
418 Lafayette Street, Suite 350
(212) 443-1313
www.nyu.edu/dental/patientinfo

Billing

Patient Account Services
726 Broadway, Suite 346
(212) 443-1010
health.patientaccounts@nyu.edu

Bursar

Student Service Center
25 West 4th Street
(212) 998-2806
www.nyu.edu/bursar

This Guide 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.
NYU Polytechnic School of Engineering, see the new NYU Polytechnic School of Engineering Guide.

Most students are automatically enrolled in a Student Health Insurance Plan.

Already have health insurance? Does your coverage meet NYU’s criteria? (See page 33, 35)

* ACTION NEEDED EACH ACADEMIC YEAR *