NYU Student Health Center and Student Health Insurance GUIDE

NYU POLYTECHNIC SCHOOL OF ENGINEERING

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

Already have health insurance? Does your coverage meet NYU’s criteria? (See page 26)

* ACTION NEEDED EACH ACADEMIC YEAR *
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 (718) 260-3537 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 (718) 260-3537.

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 Washington Square
- NYU Abu Dhabi
- NYU Shanghai
What’s Inside

Welcome .................................................................................................................................................2
Health Services for ALL Matriculated Students......................................................................................2

Health and Wellness Services at NYU ........................................................................................................3
  Confidentiality ...............................................................................................................................................3
  Wellness Exchange ........................................................................................................................................3
  Student Health Center ..............................................................................................................................4-7
  Moses Center for Students with Disabilities .........................................................................................6
  Patient Protection and Affordable Care ACT (ACA) ...............................................................................6
  Fees for Services .........................................................................................................................................7
  SHC Sample of Services Chart ...............................................................................................................8, 9

Student Health Insurance Plans Overview .............................................................................................10
  Students Studying Abroad Insurance Program ....................................................................................11
  Summary of NYU-SOE Plan Benefits .................................................................................................12-18
  Pre-Certification Requirement ...............................................................................................................19
  Exclusions and Limitations ....................................................................................................................19
  Plan Rates ................................................................................................................................................20
  Insurance Payment Options ...................................................................................................................21
  Insurance ID Cards ..................................................................................................................................21

Enrolling in the Student Health Insurance Plan ......................................................................................22
  Eligibility .................................................................................................................................................22
  Automatic Enrollment .............................................................................................................................22
  Voluntary Enrollment ..............................................................................................................................23
  Effective Dates of Coverage ...................................................................................................................23
  How to Enroll ..........................................................................................................................................23
  Enrollment Deadlines .............................................................................................................................23
  Important Enrollment Rules for Matriculated Students ........................................................................24
  Automatic Enrollment Guide ................................................................................................................24, 25

Waiving the Student Health Insurance Plan ...........................................................................................25
  Waiver Criteria ........................................................................................................................................26
  How to Waive ..........................................................................................................................................27
  Waiver Deadlines ....................................................................................................................................27
  Important Waiver Rules ..........................................................................................................................27

Supplemental Information ..........................................................................................................................28-31
  International Students in F-1 or J-1 Visa Status ...................................................................................28, 29
  Dependents ............................................................................................................................................29
  Leave of Absence Insurance ..................................................................................................................30
  Continuation Option ...............................................................................................................................32
  Stu-Dent Dental Services .......................................................................................................................32
  Words to Know .........................................................................................................................................33

Contacts .......................................................................................................................................................Back cover
Welcome to Student Healthcare and Student Health Insurance at New York University

New York University values the health of its students and is committed to offering all students access to quality healthcare and an affordable student health insurance plan 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 School of Engineering (NYU-SOE) Plan as part of the course registration process. Students who maintain alternate health insurance coverage that meets the University’s waiver criteria may waive the plan entirely (see pages 27).

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 Plan offers; 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 4-6).

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.

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 8-9 for a sample list of free and billable 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.

Services available at the NYU School of Engineering, located at 6 Metrotech Center, Brooklyn, NY 11201 are:

- short term counseling
- psychiatric services
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 at SHC:

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

Specialists:

- Behavioral Medicine
- Dermatology
- Endocrinology
- Gastroenterology
- Neurology
- Nutrition
- Optometry
- Orthopedics
- Psychiatry
- Physical Therapy
- Psychiatric Services
- Pulmonology
- Sports Medicine

Additional Services:

- Radiology
- Pharmacy*  

* 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.

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.

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). We are 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

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 level 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.
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 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

School of Engineering Student Health Services (SHC), 6 Metrotech Center, Brooklyn, NY 11201 provides the following services:

- short-term counseling
- psychiatric services

* 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 8-9 for a sample list of no cost and billable 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-SOE plan must provide a copy of the front and back of their health insurance ID card 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.

- 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.
<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>
| Primary Care   | • Professional services for office visits **by appointment**, including:  
• Preventive health assessment  
• Care for episodic illness | • Professional services for walk-in visits ($10 service fee)  
• 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 tests¹ |
| Women’s Health | • Professional services for office visits **by appointment**, including:  
• Well woman visit  
• Sexual health and contraceptive counseling  
• Care for episodic illness | • 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  
• Pap tests¹  
• Removal of lesions  
• Sexually transmitted infection testing¹  
• HPV vaccine  
• Procedures and lab tests¹ |
| Men’s Health   | • Professional services for office visits **by appointment**, including:  
• Preventive health assessment  
• Sexual health needs  
• Care for episodic illness | • 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 testing¹  
• Radiological procedures and lab tests¹ |
| Urgent Care (Walk-in) | | • Professional services for walk-in visits ($10 service fee) |
| HIV Testing and Counseling | • HIV blood test  
• Pre- and post-test counseling | | |
| Allergy, Immunology & Travel Medicine | • Professional services for office visits  
• Travel consultation | • Allergy skin testing and allergy shots  
• Immunizations/vaccines | |
| Nutrition | | • Consultation and related professional services | |
| Diagnostic Tests | • 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) | • Lab tests including, but not limited to¹:  
• 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 | |
| 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  
• Laboratory tests related to the visit | |
<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>Social Work Services</td>
<td>• Case management for medical and mental health needs</td>
<td></td>
</tr>
<tr>
<td>Prescriptions/Pharmacy</td>
<td>• 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</td>
<td>• Prescription medications • Over-the-counter medications</td>
</tr>
<tr>
<td>Health Promotion</td>
<td>• 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</td>
<td></td>
</tr>
<tr>
<td>Specialty Care</td>
<td></td>
<td>• Dermatology, endocrinology, gastroenterology, neurology, orthopedics/sports medicine, physical therapy, psychiatric services, pulmonology • Procedures and lab tests¹ related to visits</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td></td>
<td>Including: • Splints • Wrist, knee, ankle supports • Crutches</td>
</tr>
<tr>
<td>Vision Care Under 19 years of age</td>
<td></td>
<td>• Annual Exam • Optical services including eyeglasses and contact lenses</td>
</tr>
</tbody>
</table>

This chart refers only to services provided at NYU Student Health Center. Students may be billed by SHC Patient Accounts for deductibles, co-pays, co-insurance and/or fees not covered by insurance. Students referred outside SHC for treatment and/or services will be billed separately by those outside providers.

¹ 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.
The NYU-sponsored Student Health Insurance Program 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 NYU-sponsored Student Health Insurance Program. See page 30 for more information about dependents and other eligible enrollees.

The Student Health Insurance Program consists of the NYU-SOE Plan, designed to provide reasonably priced healthcare coverage.

The plan offers coverage for services rendered by healthcare providers who participate in the MagnaCare and MultiPlan networks. Visit 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 12-18 for a Summary of Benefits

Please note: The NYU Student Health Center (SHC) is in-network under the Student Health Insurance Plans but will be considered out-of-network under all other plans which utilize the MagnaCare & MultiPlan networks.
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**
- Tisch Asia

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

** HTH offers an ACA compliant plan for U.S. citizens.
SUMMARY OF BENEFITS

Policy Year Maximum  Unlimited

Out-of-Pocket Limit

- **In-Network Care:** $6,350 per policy year
- **Out-of-Network Care:** $12,700 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.*

Deductible

- **In-Network Care:** $0
- **Out-of-Network Care:** $100

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.

- **In-Network Care:** 100% with no copay for all primary care and specialist visits
- **Out-of-Network Care:** 100% of the allowable charges; $20 per visit copay 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.

- **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

*Please note: Lab tests and radiology procedures performed routinely with no symptoms are not covered services unless coverage is mandated by Healthcare Reform Law.*

**Preventive Services and Immunizations as specified by Health Care Reform (PPACA)** (*see also Women’s Health Benefits, page 13*)

- **In-Network Care:** 100% with no copay
- **Out-of-Network Care:** 70% of reasonable and customary charges after $20 copay per visit for visits up to the out-of-pocket limit, 100% thereafter
Allergy Testing and Shots

- SHC: 100% with no copay for all primary care and specialist visits
- In-Network Care: 100% with $20 copay
- Out-of-Network Care: 70% with $20 copay

Physical/Occupational Therapy

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

Chiropractic Service

- SHC: 100% with no copay
- In-Network Care: 100% of the allowable charges after $20 copay per visit up to the out-of-pocket limit, 100% thereafter
- Out-of-Network Care: 70% of reasonable and customary charges after $20 copay per visit up to the out-of-pocket limit, 100% thereafter

Hospital Emergency Room

- In-Network Care: 90% of the allowable charges; $50 per visit copay up to the out-of-pocket limit, 100% thereafter
- Out-of-Network Care: 90% of the reasonable and customary charges; $50 per visit copay up to the out-of-pocket limit, 100% thereafter

WOMEN’S HEALTH BENEFITS

Routine Gynecologic Exam

- SHC: 100% with no copay
- In-Network Care: Covered at 100% of allowable charges with no copay
- Out-of-Network Care: 70% of reasonable and customary charges; $20 per visit deductible up to the out-of-pocket limit, 100% thereafter

Pap Smear Screening

- In-Network Care: Covered at 100% of the allowable charges
- Out-of-Network Care: 70% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

Mammography

- In-Network Care: Covered at 100% of allowable charges up to the out-of-pocket limit, 100% thereafter
- Out-of-Network Care: 70% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

Contraceptives

- In-Network Care: Covered as a pharmacy benefit
- Out-of-Network Care: Covered as a pharmacy benefit. Lost or stolen prescriptions are not covered.

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2014-2015 Student Health Insurance Handbook at www.nyu.edu/health/insurance.
## MENTAL HEALTH BENEFITS

### Inpatient Mental Health

**Psychiatric Medication Assessment and Management**
- **In-Network Care**: 100% of the allowable charges; $20 per visit copay; up to the out-of-pocket limit, 100% thereafter
- **Out-of-Network Care**: 70% of reasonable and customary charges; $20 per visit deductible up to the out-of-pocket limit, 100% thereafter

### Outpatient Mental Health

**Psychediatric Medication**
- **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

### Biologically Based Conditions

- Pay as any other sickness

### Non-Biologically Based Conditions

- Pay as any other sickness

---

## MENTAL HEALTH BENEFITS

### In-Network Care

- Covered at 100% of negotiated charges

### Out-of-Network Care

- 70% of reasonable and customary charges; $20 copay per visit up to the out-of-pocket limit, 100% thereafter

### In-Network Care: 100% 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

---

### TERMINATION OF PREGNANCY

**Obstetric Services**
- **In-Network Care**: Covered at 100% of negotiated charges
- **Out-of-Network Care**: 70% of reasonable and customary charges; $20 copay per visit up to the out-of-pocket limit, 100% thereafter

**Inpatient Room and Board For Maternity**
- **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

**Termination of Pregnancy**
- **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

**One per plan year.**

---

### Short-term psychotherapy (talk therapy) 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.

---

10/22/14

---

10/22/14
### CHEMICAL ABUSE AND DEPENDENCE

**Outpatient**

In-Network Care: 100% of the allowable charges; $20 per visit copay; up to the out-of-pocket limit, 100% thereafter

Out-of-Network Care: 70% of reasonable and customary charges; $20 per visit deductible; up to the out-of-pocket limit, 100% thereafter

**Limit - Up to 20 of these visits available for family counseling**

**Inpatient**

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

### PRESCRIPTION DRUGS

**Prescription Drugs**

- **Preferred Pharmacy:** 100% after a
  - $10 copay for generic drugs
  - $25 copay for brand name drugs

- **Non-Preferred Pharmacy:** See the Student Health Insurance Handbook, available at nyu.edu/health/insurance

  *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.*

  *Lost or stolen prescriptions are not covered.*

### INPATIENT MEDICAL

**Room & Board, Pre-Admission Testing, Non-Surgical Physician Visit, Other Hospital Services**

In-Network Care: 90% of the allowable 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

### SURGICAL BENEFITS (Outpatient & Inpatient)

**Surgeon/Assistant Surgeon Anesthesia Fees**

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

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

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2014-2015 Student Health Insurance Handbook at www.nyu.edu/health/insurance.
### ADDITIONAL BENEFITS

#### Ambulance
100% coverage per transport to or from hospital

#### Vision Services

**Up to age 19**

**Annual Preventive Eye Exam**
- **At SHC:** 100% with no copay
- **Lenses and Frames:** (One per policy year)
  - **At SHC:** 80% of allowable charges; up to the out-of-pocket limit, 100% thereafter; $30 copay per visit
  - **In Network:** 60% of allowable charges; up to the out-of-pocket limit, 100% thereafter. $50 copay per visit.
  - **Out of Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; $75 copay per visit.

**Contact Lenses (Preauthorization Required)**
- **At SHC:** 80% of allowable charges; up to the out-of-pocket limit, 100% thereafter; $30 copay per visit.
- **In Network:** 60% of allowable charges; up to the out-of-pocket limit, 100% thereafter; $50 copay per visit.
- **Out of Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; $75 copay per visit.

#### Pediatric Dental

**Up to age 19**

**Preventive Dental Care:** One dental exam and cleaning per 6-month period
- **At SHC:** Not available
- **In Network:** 80% of allowable charges; up to the out-of-pocket limit, 100% thereafter; $50 copay per visit.
- **Out of Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit, 100% thereafter; $75 copay per visit.

**Routine Dental Care** (Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at 6-12 month intervals)
- **At SHC:** Not available
For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2014-2015 Student Health Insurance Handbook at www.nyu.edu/health/insurance.

**Major Dental (Endodontics and Prosthodontics)**
*Preauthorization required.*

At SHC: Not available

**In Network:** 80% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $50 copay per visit.

**Out of Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $75 copay per visit.

**Orthodontia:**
*Preauthorization required.*

At SHC: Not available

**In Network:** 70% of allowable charges; up to the out-of-pocket limit; 100% thereafter; $100 copay per visit.

**Out of Network:** 60% of reasonable and customary charges; up to the out-of-pocket limit; 100% thereafter; $150 copay per visit.
## ADDITIONAL BENEFITS

### Prostate Cancer Screening
- **SHC:** 90% of the allowable charges up to the out-of-pocket limit. No copay.
- **In-Network Care:** 90% of the allowable charges up to the out-of-pocket limit. No copay.
- **Out-of-Network Care:** 60% of allowable charges up to the out-of-pocket limit after deductible.

### Diabetic Treatment Expense
*Insulin, testing supplies and syringes are payable under the prescription portion of the plan (see page 15).*
- **SHC:** 100% with no copay
- **In-Network Care:** 100% of the allowable charges with $20 copay
- **Non-Preferred Care:** 100% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter; with $20 copay

### Orthopedic/Prosthetic Appliances/Braces
- **In-Network Care:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter
- **Non-Preferred Care:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

### Durable Medical Equipment
- **SHC:** 90% of the allowable charges up to the out-of-pocket limit, 100% thereafter.
- **In-Network Care:** 90% of the allowable charge up to the out-of-pocket limit, 100% thereafter
- **Non-Preferred Care:** 60% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

### Breast Feeding DME
- **In-Network Care:** 100% of the allowable charge up to the out-of-pocket limit, 100% thereafter
- **Non-Preferred Care:** 70% of reasonable and customary charges up to the out-of-pocket limit, 100% thereafter

For a more complete description of plan benefits, general terms and conditions, referral requirements, etc., please review the 2014-2015 Student Health Insurance Handbook at www.nyu.edu/health/insurance.
Plan Exclusions and Limitations

Following are some of the plan exclusions. For a complete description, review the 2014-2015 Student Health Insurance Handbook at www.nyu.edu/health/insurance.

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
   (c) interscholastic sports
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
• fertility medications
• preventive medicines or vaccines, except as specifically provided (malaria drugs prescribed to prevent malaria are not covered under the Plan)
• 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>SOE Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual 8/21/14 - 8/20/15</td>
<td>$1,150</td>
</tr>
<tr>
<td>Fall Term 8/21/14 - 1/8/15</td>
<td>$575</td>
</tr>
<tr>
<td>Spring/Summer Terms 1/9/15 - 8/20/15</td>
<td>$575</td>
</tr>
<tr>
<td>Summer Term 5/14/15 - 8/20/15</td>
<td>$325</td>
</tr>
</tbody>
</table>

### Rates for Dependent Coverage*

<table>
<thead>
<tr>
<th>Spouse/Domestic Partner</th>
<th>Coverage Period</th>
<th>SOE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/21/14 - 8/20/15</td>
<td>$1,856</td>
</tr>
<tr>
<td>Fall Term</td>
<td>8/21/14 - 1/8/15</td>
<td>$928</td>
</tr>
<tr>
<td>Spring/Summer Terms</td>
<td>1/9/15 - 8/20/15</td>
<td>$928</td>
</tr>
<tr>
<td>Summer Term</td>
<td>5/14/15 - 8/20/15</td>
<td>$524</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>One or More Child(ren)</th>
<th>Coverage Period</th>
<th>SOE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/21/14 - 8/20/15</td>
<td>$1,856</td>
</tr>
<tr>
<td>Fall Term</td>
<td>8/21/14 - 1/8/15</td>
<td>$928</td>
</tr>
<tr>
<td>Spring/Summer Terms</td>
<td>1/9/15 - 8/20/15</td>
<td>$928</td>
</tr>
<tr>
<td>Summer Term</td>
<td>5/14/15 - 8/20/15</td>
<td>$524</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.

Continuation Option pricing can be found at [nyu.edu/health/insurance](http://nyu.edu/health/insurance).

### Stu-Dent Plan Dental Service

<table>
<thead>
<tr>
<th>Dental Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Enrollment</td>
<td>$240</td>
</tr>
<tr>
<td>Spouse/Partner</td>
<td>$240</td>
</tr>
<tr>
<td>Renewal</td>
<td>$193</td>
</tr>
<tr>
<td>Dependent (under age 16)</td>
<td>$83</td>
</tr>
</tbody>
</table>

10/22/14
NYU-sponsored Student Health Insurance Plans are annual policies. If students enroll in an NYU-sponsored plan before the September 30th fall 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 premium 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 premium is higher than the fall premium since 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 premium 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 spring will have their insurance coverage end on January 8th.** See page 31 to review options for continuing coverage.

---

### Insurance Identification Cards

Each student and dependent who is enrolled in the NYU-SOE 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 and provide them with your local address.

If you do not receive the 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.

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 Plan

Eligibility

Students are eligible to enroll in the NYU-SOE 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;
• on a leave of absence approved by their school’s dean’s office and were covered by a school-sponsored plan during the previous semester;
• 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 the school-sponsored plan for a period of 90 days after the coverage ends.

Students who are studying abroad with NYU programs are also eligible for enrollment in the HTH Study Abroad Health Insurance Plan designed specifically to allow students easy access to care while outside the United States. Visit www.yu.edu/health/HTH for more information.

Automatic Enrollment

Most students are automatically enrolled in the NYU-SOE Plan as part of the course registration process. Students should see the Automatic Enrollment Guide (see pages 24-25) to determine if they will be automatically enrolled.

Students who maintain alternate health insurance coverage that meets the University’s waiver criteria may waive the plan entirely (see pages 25-27).

Please note: Adding or dropping courses during the registration period may affect a student’s enrollment in the school-sponsored insurance plan. In such situations, confirm your enrollment status by the appropriate semester deadline (see page 23) to ensure your coverage.
Voluntary Enrollment

Students registered for classes or maintaining matriculation but not automatically enrolled have the option to enroll in the 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 pages 24-25).

Effective Dates of Coverage

- **Fall 2014** August 21, 2014 - January 8, 2015
- **Spring/Summer 2015** January 9, 2015 - August 20, 2015
- **Summer 2015** May 14, 2015 - August 20, 2015

How to Enroll

Students should evaluate their options by reviewing the benefits, referral requirements and exclusions of the Student Health Insurance Plan (see pages 12-18). 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 Plan.” 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>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 2014</td>
<td>June 24</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2015</td>
<td>November 11</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2015</td>
<td>April 7</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.
- Students who were billed the fall semester only health insurance premium at the time of fall registration:
  - will be automatically enrolled in the same plan and billed the spring/summer health insurance premium 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 premium 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 premium 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 2015)

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 2015. 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.

Fall 2014/Spring 2015 Automatic Enrollment Guide

<table>
<thead>
<tr>
<th>Student Group</th>
<th>If you are registered for</th>
<th>You will be automatically enrolled in the</th>
</tr>
</thead>
<tbody>
<tr>
<td>SCHOOL</td>
<td>Type of Program</td>
<td></td>
</tr>
<tr>
<td>INTERNATIONAL STUDENTS WITH F-1 OR J-1 VISA STATUS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOE</td>
<td>Degree-granting or Non-degree granting</td>
<td>Any number of credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NYU-SOE Plan</td>
</tr>
<tr>
<td>UNDERGRADUATE STUDENTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOE</td>
<td>Degree-granting</td>
<td>9 or more credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NYU-SOE Plan</td>
</tr>
<tr>
<td>GRADUATE STUDENTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOE</td>
<td>Degree-granting or Post-Doctoral</td>
<td>9 or more credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NYU-SOE Plan</td>
</tr>
</tbody>
</table>

Students in a degree-granting program who register for at least (1) credit during the summer will be enrolled automatically in and charged for the 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-SOE Plan before the summer deadline.

Voluntary Enrollment

If you are eligible for coverage in the NYU-SOE Student Health Insurance Plan, but are not enrolled automatically, you have the option to enroll in the plan before the enrollment deadline. You may do so by completing the online enrollment process as described on page 23.

Waiving the Student Health Insurance Plan

If you maintain other insurance coverage that meets the University’s requirements as outlined on page 26, you may seek to waive the NYU-sponsored Student Health Insurance Plan by the semester deadline. See page 27 for waiver process details.

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

- If you are registered for classes for Spring 2015 you will be enrolled in the same plan and billed the appropriate Spring/Summer 2015 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 2015, you will not be billed for the NYU plan. Your coverage will end on January 8th.
Waiving the Student Health Insurance Plan

Students who maintain other insurance coverage that meets the University’s requirements as outlined below, may seek to waive the NYU-SOE Plan by the appropriate deadline (see page 27).

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.

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.

WAIVER CRITERIA APPLICABLE TO F-1 AND J-1 VISA HOLDERS

Please see pages 28-29.
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 Plan.” 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.

To review the online waiver process in advance, visit the “How to Waive Insurance” tutorial available at www.nyu.edu/health/insurance.

International students with F-1 or J-1 visa status, please see pages 28-29 for additional waiver instructions.

Waiver Deadlines

<table>
<thead>
<tr>
<th>If your first semester of the academic year is</th>
<th>The online waiver system becomes available:</th>
<th>The SEMESTER DEADLINE for waiving the NYU Plans is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2014</td>
<td>June 24</td>
<td>September 30</td>
</tr>
<tr>
<td>Spring 2015</td>
<td>November 11</td>
<td>February 10</td>
</tr>
<tr>
<td>Summer 2015</td>
<td>April 7</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.)
- Waiver will only be processed by SHC Student Health Insurance Services. No school or other unit can waive students from the Insurance plan.

If you waive the NYU-SOE 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 the NYU-SOE 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.
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-SOE 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-SOE plan if you maintain other insurance coverage that meets the University's criteria described below, or

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

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.

If you maintain other insurance coverage that is equal to or greater than the NYU-SOE Plan benefits (pages 12-18) and no additional exclusions beyond those on page 19, you may seek to waive the NYU-sponsored plan.

Some examples of comparable coverage include:

1. The insurance company must be headquartered and operating in the US, with a US claims address and customer service telephone number.
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 visits and laboratory and radiology procedures). Coverage for emergency only care does not satisfy the requirement.

5. The maximum benefit payable under the insurance plan must be unlimited. The insurance plan must include coverage for medical evacuation of at least US$15,000 per year; repatriation of remains of at least US$7,500 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-SOE plan:

- 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.

International Students in F-1 or J-1 Status

Supplemental Information
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 insurance plan documentation to 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.)

Documentation may be submitted:

- 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 premium from your account.

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 may 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 23).

- Dependents enrollment must be completed separately from the student’s online enrollment process.
- Dependents must be enrolled 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.

Payment Options
Students enrolling dependents in the NYU-SOE 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, 2015.
- 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.
If you are on an 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 premium. 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 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 Premium 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.

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 premiums 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 NYU-SOE plan 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 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.

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 Premium 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.

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 premiums 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 20 for dependent and renewal rates.

How to Enroll - From June 24 - 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 on the Stu-Dent website, www.nyu.edu/dental/patientinfo/nyu_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 Student Health Insurance Plans and bill separately from the SHC.
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.

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.

Premium – The amount paid to the health insurance company to maintain your coverage.

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 the NYU-sponsored Student Health Insurance Program can be found in the 2014-2015 Student Health Insurance Handbook available online at www.nyu.edu/health/insurance or 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
+1 610-254-8741 (collect outside the U.S.)
globalhealth@hthworldwide.com

Health & 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

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
(718) 260-3537

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

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.
Most students are automatically enrolled in a Student Health Insurance Plan. Already have health insurance? Does your coverage meet NYU’s criteria? (See page 24, 26) Action Needed Each Academic Year.