INSURANCE FREQUENTLY ASKED QUESTIONS

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ENROLLING IN THE STUDENT HEALTH INSURANCE PLANS

1. How do I enroll in the Student Health Insurance Plans?

Most students will be automatically enrolled in either the Basic or Comprehensive Plan depending on your school program, credit load and visa status. Completing the online enrollment process will ensure that you are enrolled in the plan of your choice.

If you were not automatically enrolled and are eligible for the Student Health Insurance Plans, you may enroll through the online enrollment system.

Before you access the online system, have your Student ID number handy.

- Go to the NYU Student Health Insurance website at www.nyu.edu/health/insurance.

Enrollment periods are listed below:

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- Click on the box that indicates “Enroll in or Waive out” at the top of the page.
- Read the general information and then enter your University N-number (beginning with the letter “N”) and date of birth.
- Select “Enroll” and follow the instructions.
- At the end of the process, you must confirm your enrollment selection in order for your request to be processed.

After you complete the online selection process, you can print out a Confirmation of Status. A confirmation will also be sent to the e-mail address that you provided. It is important to save a copy of this document for your records.

2. What are the deadlines for enrolling in the Student Health Insurance Plans?

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3. **How can I be sure if I was enrolled in a Student Health Insurance Plan?**
   The health insurance charge appears as a separate line item on tuition statements and indicates whether you were enrolled in the Basic Plan or Comprehensive Plan.

4. **I was enrolled in a Student Health Insurance Plan last year. Do I have to take action to enroll again for the current academic year?**
   **Yes**, if you wish to be enrolled in a different insurance plan than your automatic enrollment default plan. Online enrollment selections from previous academic years are **not** rolled forward or renewed.
   **No**, if in the current year you are enrolled automatically in the insurance plan that you prefer. Please note that automatic enrollment is determined by your school program, credit load and visa status, which may vary from year to year. We strongly urge you to enroll through the online system each year in order to ensure coverage in the plan you prefer.

5. **Why am I automatically enrolled in a Student Health Insurance Plan if I did not ask to be enrolled?**
   NYU requires that all students registered in degree-granting programs maintain health insurance. 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. With the high cost of healthcare in the United States, the absence of adequate insurance coverage can result in temporary or permanent interruption of a student’s education.

6. **I am enrolled in a Student Health Insurance Plan for the fall semester. Will I automatically be enrolled in the plan for the spring semester?**
   Yes. Students enrolled in an NYU plan in fall will be enrolled in the same plan for spring/summer as long as they are registered for classes or maintaining matriculation for the spring semester.
   **Please note:** Students who chose to pay the annual health insurance charge at the time of fall registration will remain enrolled in the Student Health Insurance Plan through the following August 20 even if they have graduated or otherwise left the University.

7. **How do I get my insurance ID card?**
   Insurance ID Cards are available to each student in a variety of ways:
   - An online insurance card can be obtained by going to the Wellfleet (formerly CHP) web site (www.wellfleetinsurance.com/nyu). Click the link for “Online ID Card.”
   - An email will be sent to those students enrolled in the insurance plan with instructions on how to obtain their electronic ID cards.

8. **Why is the spring semester student health insurance charge so much higher than the fall semester charge?**
   The spring semester insurance charge automatically includes coverage for both the spring and summer semesters.

9. **I am enrolled in a Student Health Insurance Plan for the fall semester. Can I change to a different plan for the spring semester?**
   No. Students cannot change plans after the September 30th open enrollment deadline.
10. I am enrolled in a Student Health Insurance Plan for the fall semester. Can I waive the Student Health Insurance Plan for the spring semester?
Yes.
If you were automatically enrolled in a plan for the fall semester and did not confirm your selection through the fall online enrollment process, you may waive spring coverage online for the spring semester before the February 10 spring term deadline, and if you maintain other insurance coverage that meets the University’s requirements as outlined in the New York University Student Health Plan Brochure.
If you used the online system in the fall to confirm your enrollment and now have a new health insurance plan, you may waive spring coverage by submitting a Petition to Change Insurance Form to Student Health Insurance Services before the February 10 spring semester deadline. Please contact Student Health Insurance Services at (212) 443-1020 or email health.insurance@nyu.edu for more information.

11. What is the deadline for upgrading or downgrading the Student Health Insurance Plan in which I was automatically enrolled?

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12. I paid the annual student health insurance charge at the time of fall registration, but will not be registering for classes for the spring semester. When will my student health insurance coverage end?
If you paid the annual health insurance charge at the time of fall registration, you will remain enrolled in the plan until August 20. You will not get a refund for the spring/summer portion of the annual health insurance charge.

13. I paid the fall semester health insurance charge (rather than the annual charge) at the time of fall registration and will not be registered for classes or maintaining matriculation for the spring semester. When will my health insurance coverage end?
Your last day of coverage will be January 8.

14. What should I do if I am having trouble with the online enrollment system?
Please contact:
- Wellfleet Insurance, the plan administrator: Toll-free (877) 373-1170
  Monday – Thursday: 8:30am – 7:00pm
  Friday: 8:30am - 5:00pm EST
  OR
- NYU Student Health Insurance Services: (212) 443-1020
  Email: health.insurance@nyu.edu
- In Person:
  NYU Student Health Center Insurance and Patient Accounts
  726 Broadway, 3rd Floor, Suite 346
  Monday – Thursday: 9am - 6pm EST
  Friday: 10am - 6pm EST
WAIVING THE STUDENT HEALTH INSURANCE PLANS

1. How do I waive the Student Health Insurance Plan?

You may seek to waive the NYU plan online only. Before you access the online system, have your Student ID number, insurance ID card and plan policy details for your alternate insurance coverage handy.

- Go to the NYU Student Health Insurance website at www.nyu.edu/health/insurance.

Waiving periods are listed below:

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- Click on the box that indicates “Enroll in or Waive out” at the top of the page.
- Read the general information and then enter your University N-number (beginning with the letter “N”) and date of birth.
- Select “Waive” and follow the instructions.
- At the end of the process, you must confirm your waiver information in order for your request to be processed.
- After you complete the online waiver process, print the Confirmation of Status letter. A confirmation will also be sent to the e-mail address that you provided. It is important to save a copy of this document for your records.

2. When can I go online to waive the Student Health Insurance Plans?

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3. What are the deadlines for waiving the Student Health Insurance Plans?

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4. I waived the Student Health Insurance Plan for this academic year. Can I still be seen at the Student Health Center?

Yes. All matriculated students have access to the Student Health Center even if they are maintaining alternate health insurance coverage.

5. Do I have to waive the Student Health Insurance Plan every semester?

No. You do not have to submit a waiver every semester. However, you must complete the Student Health Insurance online waiver process at the start of each new academic year beginning in the fall. Waiver selections from previous academic years are not rolled forward or renewed.
6. I completed the online waiver process. When will the health insurance charge be removed from my Bursar’s Account?
   The health insurance charge is typically removed within 2 business days of your waiver approval.

7. I already paid the Student Health Insurance charge and have since completed the waiver process. Will I get a refund?
   Yes. If the waiver resulted in an overpayment of your tuition and fees, the Bursar’s Office will process a refund.

8. I waived the Student Health Insurance Plan at the time of fall registration. Can I change my mind and enroll in the Student Health Insurance Plan later in the academic year?
   Yes. If you waived the NYU-sponsored plan and then you have a qualifying event such as loss of insurance due to divorce, loss of employment, termination of coverage due to age, or similar reason, you may enroll in an NYU-sponsored plan. Please contact Student Health Insurance Services at (212) 443-1020 or health.insurance@nyu.edu for more information.

9. What should I do if I am having trouble with the online waiver system?
   Please contact:
   - Wellfleet Insurance, the plan administrator:
     Toll-free (877) 373-1170
     Monday – Thursday: 8:30am – 7:00pm
     Friday: 8:30am - 5:00pm EST
     OR
   - NYU Student Health Insurance Services:
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**INSURANCE ENROLLMENT FOR LEAVE OF ABSENCE**

1. I am going on a leave of absence. Can I be enrolled in a Student Health Insurance Plan?
   Yes, you may continue on the Student Health Insurance Plan for up to one year.

2. What are the Leave of Absence Guidelines?
   **Prior to the End of the Semester Waiving Period:**
   If you are first granted a school sanctioned leave of absence (medical or other) within the semester waiving period and you were billed and/or paid for the NYU sponsored insurance, your insurance health plan coverage will initially end, and if paid, funds will be credited to your Bursar account. However, to avoid a lapse in your insurance and if you want to obtain coverage through an NYU sponsored insurance plan, you may enroll in the plan for up to one (1) year.

   **After the End of the Semester Waiving Period:**
   If you are first granted a school sanctioned leave of absence (medical or other) after the semester waiving period and you were enrolled in an annual or semester long NYU sponsored plan, you will continue to be insured until the end of the period for which you paid the insurance charge. If you want to continue your insurance beyond that coverage period, you may enroll in the NYU sponsored plan for up to one (1) year beyond the end of the period for which you had originally paid for coverage.

   Leave of Absence students will not have access to SHC, therefore no referrals are required.

   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.

3. Can I access services at the Student Health Center (SHC) when I am on a leave of absence?
   No. If you are not registered for classes or maintaining matriculation, you are not eligible to use the Student Health Center.
INSURANCE ENROLLMENT AFTER GRADUATION

1. I have completed my degree and am graduating. When does my student health insurance coverage end?
   - **January Graduates:** If you paid the fall health insurance charge only at the time of fall registration, your coverage will end on January 8 and you will no longer have access to services at the Student Health Center beyond that date.
   - If you paid the annual health insurance charge at the time of fall registration, your coverage will end on August 20, but you will no longer have access to services at the Student Health Center after January 8.
   - **Spring Graduates:** Your coverage will end on August 20, and your access to services at the Student Health Center will end after graduation.
   - **Summer Graduates:** Your coverage will end on August 20 and you will no longer have access to services at the Student Health Center beyond that date.

2. Can I continue my coverage in the Student Health Insurance Plan after I graduate?
   No. There is no option for you to continue coverage under the NYU-sponsored health plan.

REFERRAL REQUIREMENTS FOR THE STUDENT HEALTH INSURANCE PLANS

1. Can I go directly for medical treatment outside the Student Health Center?
   - **Students Seeking Services IN Manhattan** are required to first seek treatment and be evaluated at the Student Health Center. If the evaluation by an SHC provider determines that you need services unavailable at SHC, you will be given a written, off-site referral.

   Covered services received in Manhattan without an appropriate referral will not be paid by the NYU plans. Students are responsible for any co-pay or co-insurance fees incurred, even if they have an appropriate referral.

   - **Students Seeking Services OUTSIDE Manhattan**

   Students covered by the NYU plans are encouraged to first seek services by an SHC provider who will be able to supervise and coordinate care with minimal out-of-pocket expense for medically necessary treatment.

   If that is not possible, seek care from providers who participate in the Cigna network to ensure maximum benefits and minimal out-of-pocket expenses. To find a Cigna provider go to [www.wellfleetinsurance.com/nyu](http://www.wellfleetinsurance.com/nyu).

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

2. Are there any limitations to services requested in the referral?
   Yes.
   - 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 provider once the limits of the referral have been reached.
   - If a new or different medical condition arises, you will need to be evaluated by an SHC provider in order to obtain a referral authorization for this new condition.

3. What if the off-site provider tells me that I need additional procedures or services?
   - The health care provider to whom you are referred may determine that additional tests or procedures outside of his/her office are medically necessary to properly treat your condition. You should contact SHC to find out if the necessary services are available at SHC.
   - If the services are available at SHC, you should make an appointment at SHC for these services.
If the requested services are not available at SHC, you may make an appointment with the provider who is recommended by the requesting physician.

An additional offsite referral is not required as long as the services are received within the referral time limit and are related to the same diagnosed condition.

4. **Can I go to a health care provider other than the one named on the referral?**

   Yes, as long as the provider is within the same specialty for treatment of the named condition.

   Please keep in mind that in some cases the SHC provider authorized services for a specifically named provider because his/her particular training is important to your proper treatment. Discuss with your SHC provider the impact a change in providers will have on your treatment plan.

**PATIENT ACCOUNTS / BILLING**

1. **Why did I receive a bill from Quest Diagnostic or LabCorp Lab?**

   Laboratory tests other than those listed under “No Cost to All Matriculated Students” on the Sample of Services Chart on our website will be billed by the laboratory to the insurance company or student if no insurance information is on file. Most plans do not provide 100% coverage for laboratory tests. Therefore, the student may be responsible for a co-pay or coinsurance. Please review the benefits portion of your health insurance policy to determine the amount of coverage available.

2. **What will happen if I don’t pay my medical fees for services from the Student Health Center?**

   Students are billed for unpaid balances on a monthly basis. However, if accounts are not settled in a timely manner the unpaid balance is transferred to the Bursar’s office to be added to the student’s tuition account. Please keep in mind that outstanding balances in your Bursar account may bar you from registering for classes, using the library, receiving your diploma, and requesting transcripts.

   If you have any questions about your bill(s), please contact the Patient Accounts Department at (212) 443-1010 Monday through Thursday from 9:00 am to 6:00 pm and Friday, from 10:00 am to 6:00 pm. Please note that due to federal and state law our representatives may only speak with the patient regarding bill(s) unless written authorization is received from the student.

   If you anticipate problems paying your portion of the medical bill, please let us know. We can assist you in applying for a payment plan or for financial assistance.

3. **When I scheduled my SHC medical appointment, no one told me that my insurance plan would not cover the costs of treatment. Do I still have to pay?**

   Appointment schedulers do not always have access to the information needed to verify what your health insurance plan will pay for billed SHC services. Students are responsible for knowing the benefits and limitations of their health insurance plan. They are responsible for making payment of any outstanding charges after the insurance company processes the claim.

4. **What method of payment is accepted at the Student Health Center?**

   Payment of co-pays and fees may be made using cash, personal check, NYUCard, credit card (Mastercard, Visa, Discover, or American Express) and is expected at the time of service. For services that are covered by insurance, including the NYU sponsored plans, SHC will bill your health insurance plan. If your insurance plan does not cover the service, or does not pay the entire bill, you are responsible for any unpaid balance. Payment plans may be arranged. All overdue accounts are transferred to the Bursar for collection. Uncollected accounts may bar you from registering for classes, graduating, and receiving transcripts.