

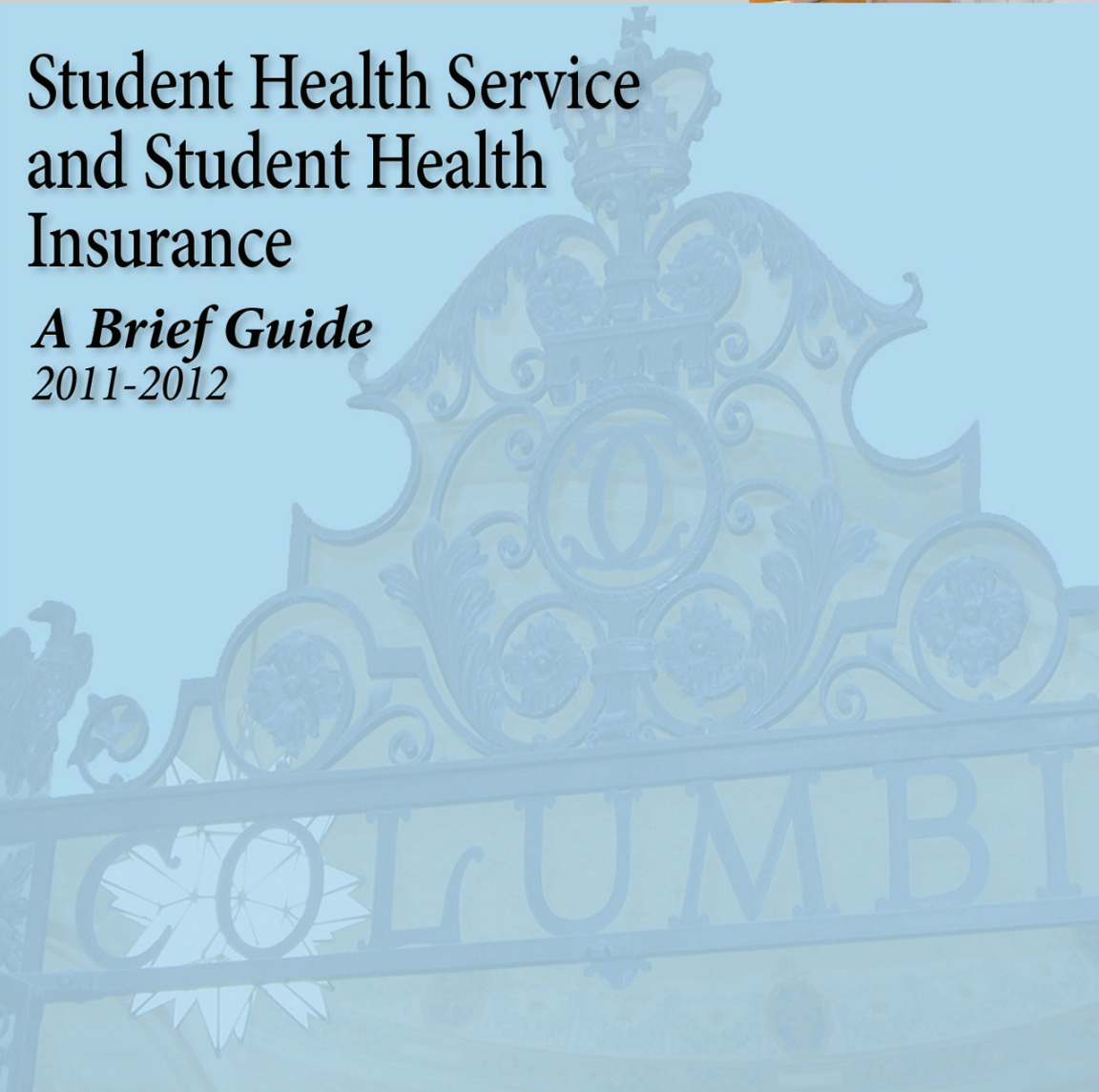


Discover. Educate. Care. Lead.

Student Health Service and Student Health Insurance

A Brief Guide

2011-2012



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Premiums and Services

The Student Health Service welcomes you to Columbia University Medical Center!

Columbia University Medical Center (CUMC) offers integrated health care coverage for you, your spouse or partner, and dependent children. There are two major parts to the system:

- Student Health Service (SHS)
- Aetna Student Health Insurance Plan (ASHIP) or other acceptable insurance plan

The insurance plan links the on-site resources of the Student Health Service with the wide network of physicians, hospitals and other health care providers offered through the Aetna Student Health Insurance or other acceptable insurance plan. *Enrollment in both the Student Health Service and the Aetna student insurance plan is on an annual basis (August 17 – August 16), although premiums are billed per semester.*

The Columbia University Medical Center Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (AETNA) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

Premiums and Fees

	Fall	Spring	Total
Student Health Service*			
Student	\$453	\$633	\$1,086
Spouse/Partner	\$453	\$633	\$1,086
Aetna Student Health Insurance Plan**			
Student	\$1,401	\$1,962	\$3,363
Spouse/Partner	\$2,133	\$2,985	\$5,118
Child †	\$1,636	\$2,291	\$3,927
Alternate Insurance**	Varies by company		

* Student Health Service Fee: All full-time students must pay this fee for on-campus services. Part-time students may choose to enroll in the Student Health Service as a convenient source of on-campus health services. Part-time/half-time students who would like the Aetna insurance must enroll in the Student Health Service unless living more than 50 miles from campus. Enrollment is required for all clinical School of Nursing students.

** All full-time students are required to have student health insurance that meets all the criteria listed on page 7. Full-time students are automatically enrolled in the Aetna Student Plan, but may waive this automatic coverage if they have other insurance that meets the requirements on page 7.

† Children are not required to pay the SHS fee.

Services Available at the Student Health Service

Primary Care Medical Services

We provide confidential care for acute and chronic medical illnesses, including women's, men's and LGBTQ health, travel consultations, smoking cessation, physical exams, immunizations, including Human Papilloma Virus (HPV), occupational health services, laboratory and ancillary services, including HIV testing, as well as referrals to specialists where indicated. We provide certain common medications and hormonal contraception options on site as well.

Mental Health Service

We offer on-site confidential consultations, counseling, psychotherapy, and pharmacotherapy by psychologists and psychiatrists. Ten visits per year are covered by the SHS fee. Forty additional visits per year are covered under the Aetna Student Health Insurance Plan after a \$20 copay/visit.

Center for Student Wellness (CSW)

The CSW provides free, confidential wellness counseling, coaching and health promotion programs for individuals and groups. Focus areas include stress management, relationship issues, nutrition and fitness, sexual health and substance use.

AI:MS - Addiction Illness: Medical Solutions

Under the Center for Student Wellness, professional staff and student-elected peer counselors are available in a confidential setting to assist students who have concerns about their own or others' addictive behaviors, including use of alcohol or other drugs. AI:MS also provides support services for students in recovery.

Administrative Services

This office can assist you with SHS enrollment & billing issues, reimbursements, insurance information, and other administrative needs.

For more information on services offered by each of these divisions of the Student Health Service, as well as contact information, please visit our website at www.cumc.columbia.edu/student/health

The Aetna Student Health Insurance Plan

Why do I need an insurance plan?

While many health concerns can be effectively addressed by our on-campus clinicians and services, some situations may involve emergency treatment or specialist consultation and care. In addition, laboratory and other diagnostic services, hospitalization, surgery and many prescriptions are covered by your insurance plan, not the Student Health Service fee. To see what prescriptions are available at the Student Health Service visit: <http://www.cumc.columbia.edu/student/health/medical/prescript.html>

Can I enroll for one semester at a time?

No, enrollment is on an annual basis (August 17 – August 16), although premiums are billed per semester to accommodate students' financial aid awards. Only new students, or those who change from part-time to full-time in the second semester, will be enrolled at that time. Students who graduate in February may either keep their insurance for the full year, or request termination at the end of the first semester 1/14/2012. *Requests for early termination must be received by December 1.* Student who switch from full-time to part-time in the spring semester and have enrolled in the Aetna plan and/or the Student Health Service in the fall may *not* drop the plan or the Student Health Service enrollment after the first semester.

What does the Aetna Student Health Insurance Plan Cover?

Listed below is a summary of certain services covered under the plan. For complete details, please consult the 2011-2012 Student Health Insurance Plan Brochure available at: <http://www.cumc.columbia.edu/student/health/insurance/overview.html>.

Aetna Student Health

After the applicable Annual Deductible has been met, the following benefits are payable at:

Type of Service	Preferred Provider (Aetna Network)	Non-Preferred Provider
Preventive Care Provider Services Office visits are limited to 40 visits/condition/Policy Year	100% of Negotiated Charge after a \$20 per visit copay	70% of Reasonable Charge
Office Visit for Illness or Injury Office visits are limited to 40 visits/condition/Policy Year	100% of Negotiated Charge after a \$20 per visit copay	70% of Reasonable Charge
Routine Annual Eye Exam Limited to one exam per Policy Year	100% of Negotiated Charge (no coverage for glasses or lenses)	70% of Reasonable Charge
Hospital Inpatient	100% of Negotiated Charge after a \$500 per admission deductible	70% of Reasonable Charge after a \$500 per admission deductible
Hospital Outpatient	100% of Negotiated Charge	70% of Reasonable Charge
Outpatient Surgical	100% of Negotiated Charge	70% of Reasonable Charge
Ambulance	80% of Actual Charge	80% of Actual Charge
Emergency Room	100% of Negotiated Charge after \$50 per visit copay (waived if admitted)	100% of Reasonable Charge after \$50 per visit copay (waived if admitted)
Xray or Lab	100% of Negotiated Charge	70% of Reasonable Charge
Behavioral Health		
Inpatient Mental Health Covered Medical Expenses for Biologically Based Conditions are payable to a maximum of \$1,000,000 for students and post-doctoral fellows, and \$750,000 for eligible dependents. Non-Biologically Based Conditions are payable up to a maximum of 30 days per Policy Year	100% of Negotiated Charge after a \$500 per admission deductible	70% of Negotiated Charge after a \$500 per admission deductible
Outpatient Mental Health Benefits are limited to a max- imum of 40 visits per condition, per Policy Year	100% of Negotiated Charge after a \$20 per visit copay	70% of Reasonable Charge after a \$500 per admission deductible
Inpatient Substance Abuse Benefits are limited to a max- imum of 30 days per Policy Year for chemical abuse and up to a 7 day maximum per Policy Year for detoxification services.	100% of Negotiated Charge after a \$500 per admission deductible	70% of Reasonable Charge after a \$500 per admission deductible

Insurance Plan

Type of Service	Preferred Provider (Aetna Network)	Non-Preferred Provider
Outpatient Substance Abuse Benefits are limited to 60 visits per Policy Year including a maximum of 20 visits per Policy Year for counseling	100% of Negotiated Charge after \$20 per visit copay	70% of Reasonable Charge
Prescription Drug Expenses		
Prescription Drugs	Brand-Name Prescription Drugs: 100% of Negotiated Charge after a \$35 copay for each prescription at a participating pharmacy (Prescriptions for insulin, syringes, and diabetic testing supplies are covered at 100% following a \$20 copay)	70% of Reasonable Charge after \$35 copay for each prescription at a non-participating pharmacy (Prescriptions for insulin, syringes, and diabetic testing supplies are covered at 100% following a \$20 copay)
	Generic Prescription Drugs: 100% of Negotiated Charge following a \$15 copay for each prescription at a participating pharmacy	70% of Reasonable Charge after \$15 copay for each prescription at a non-participating pharmacy
Out-of-Pocket Expenses (Students Only)		
Annual Deductible	None	\$500 per individual
Annual Out-of-Pocket (max.)	\$5,000	\$5,000
Lifetime Aggregate (max.)	\$1,000,000	\$1,000,000
Out-of-Pocket Expenses (Dependents Only)		
Annual Deductible	\$100 per individual	\$1500 per individual
Family Annual Out-of-Pocket (max.)	\$5,000	\$5,000
Lifetime Aggregate (max.)	\$750,000	\$750,000

The Plan will pay benefits in accordance with any applicable New York insurance law. The Columbia University Medical Center Student Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Columbia University Medical Center brochure carefully before deciding whether this plan is right for you. While this document and the Columbia University Medical Center brochure tell you about some of the important features of the plan, other features may be important to you and some further limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Columbia University Medical Center, you may view it at the Student Health Center or you may contact us at 877-409-7366.

This plan will never pay more than \$1,000,000 in a coverage year. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

Referrals, Enrollment &

Referrals

A referral from the SHS Medical Service or the Mental Health Service is **required for ALL off-campus services** except in emergencies. Referrals must be obtained **BEFORE** off-campus services are provided and cannot be back-dated.

This policy includes visits to Urgent Care facilities (not emergency rooms) after hours. If you need to visit an urgent care facility after hours, you must contact the clinician on call at 212-305-3400, x7 for a referral. *Please note, the urgent care facility at 21 Audubon Avenue (166th Street) is part of New York Presbyterian Hospital and billed as an emergency room.*

Services rendered without an appropriate referral will result in a reduction or denial of payable benefits under the CUMC Aetna Plan. Please see the Referral Guidelines section in the CUMC Aetna Plan Brochure.

- Referrals are given for each condition. You do not need a referral each time you visit a clinician for the same condition, **but the referral must be updated each policy year.** This means that students who receive a referral during the spring or summer must **update that referral as of August 17th** (the beginning of the new insurance year).
- If you visit an emergency room, for which you do not need a referral, and the Emergency Room then refers you to a specialist or recommends a diagnostic test, you must obtain a **referral from the SHS before visiting that specialist or obtaining the test** to obtain full benefits under the CUMC Aetna plan.
- For comprehensive information about referrals, including circumstances for which no referral is necessary, please see the Referral Guidelines section in the CUMC Aetna Plan Brochure, available online at www.aetnastudenthealth.com and on the Student Health Service website.

Enrollment and Waiver Options

How do I enroll?

If you are a full-time student, you are enrolled automatically. If you are a part-time student, a post-doctoral fellow or dependent, visit <http://www.cumc.columbia.edu/student/health> and print out the appropriate form. Submit the form to the Insurance Office, 60 Haven Avenue, Suite 3E in person or by fax: (212) 342-3947. Remember, enrollment is on an annual basis, even though premiums are billed per semester.

Enrollment periods:

Fall – August 1 - September 30

Spring – January 15 - February 29 (new students/dependents or students changing from part-time to full-time only)

Summer – June 1-30 (new students/dependents only)

If I have my own insurance do I have to enroll in the Aetna Student Health Insurance Plan?

No. However, CUMC requires that all full-time students, including post-doctoral students, carry health insurance. You have the option of enrolling in the Aetna Student Health Insurance Plan or choosing your own plan if it meets the criteria listed below.

How do I waive?

You waive online by visiting:

<http://www.cumc.columbia.edu/student/health/insurance/waive.html>

Waivers must be completed during the periods listed below. **A waiver must be completed each insurance year!** This means that students enrolling in the spring or summer who waive must repeat the waiver procedure in the fall.

Please be sure to print and keep a copy of your acknowledgement of waiving from the SSOL.

Waiver Options

CUMC Insurance Waiver Criteria

- Minimum of \$500,000 lifetime benefits per accident or illness
- Covers you nationally and overseas
- At least 70% coverage of hospital fees
- If you are a clinical student, includes coverage for testing and medications for needlestick or other blood-borne pathogen exposures
- Inpatient hospitalization coverage of both mental health and substance abuse for a minimum of 30 days; outpatient coverage for mental health and substance abuse of at least 20 visits per year
- Ability to obtain non-emergent care, emergency care and hospitalization within 50 miles
- Coverage extends for the entire school year, including summers
- Insurance Company has a U.S. address, telephone number and claims processing unit
- Plan covers pre-existing conditions at time of CUMC enrollment
- Financial Responsibility Statement: I have checked my policy coverage and have compared it to the waiver criteria outlined by Columbia University Medical Center. I understand that by granting my request for a waiver, Columbia has not reviewed the adequacy of my alternate coverage and takes no responsibility for determining whether or not my alternate insurance is adequate. I understand that CUMC's criteria have been established to minimize my risk of exorbitant medical costs.

Any student with active Medicaid coverage may request a waiver of the University's insurance requirement. Waiver requests from students with New York State Medicaid generally will be approved. Students with Medicaid coverage from outside New York State may also request a waiver. Medicaid waiver requests are submitted to Elsa Caraballo, eec1@columbia.edu, 212-342-3953, and are evaluated on an individual basis. All other waiver requests are submitted online at <http://www.cumc.columbia.edu/student/health/insurance/waive.html>

When making their waiver decision, all Medicaid covered students should consider the gaps in coverage they may experience while attending the University, for instance, travel anywhere outside their home state or abroad. New York State Medicaid covered students may not be covered when traveling outside of the state. In addition, referral options for students on Medicaid needing specialists' care off campus may be limited. Students with Medicaid from outside New York State may not have health coverage outside of their state of residence and may need to return home for on-going treatment. Students with Medicaid who are interested in the student insurance plan may wish to address concerns about cost with their school's Financial Aid Office.

Waiver Periods



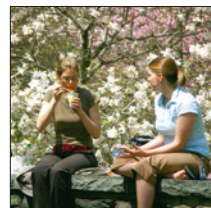
Fall

August 1 – September 30



Spring

January 15 – February 29



Summer

June 1 – 30

Dental Options and

What if I get a job that pays for my health insurance after I've enrolled?

Certain “status changes” allow a student to enroll (or waive) during the insurance year. Go to the insurance page of the SHS website to see a table of acceptable status changes. Except for students requesting termination because of early graduation; **insurance can be waived only if there are no claims that policy year.**

I am still covered under my parent's health insurance. Is that OK?

Compare your coverage to be sure it is acceptable. Know the age at which you will no longer be covered on a family or parental policy. To enroll when your family coverage expires, bring proof of insurance termination and an enrollment form to the Insurance Office within 31 days of the time of change.

If I have my own insurance can I waive the SHS fee?

Not if you are a full-time student or a student in the School of Nursing. All full-time students and all students in the School of Nursing must pay the SHS fee, which is separate from the insurance premium. This entitles you to unlimited use of the SHS. Remember, enrollment in the SHS is on an annual basis.

Can I enroll in the Aetna Student Health Insurance Plan without enrolling in the SHS?

No. Enrollment in the Aetna Student Health Insurance Plan requires enrollment in SHS. If you will be more than 50 miles away from CUMC during the entire enrollment period, and taking no courses at CUMC, you may request a waiver of the SHS fee. Public Health students who are required to spend six months abroad to fulfill the requirements of their program, may request a waiver of the SHS fee for the applicable semester.

Optional Dental Coverage

The Aetna Student Plan does not include oral health coverage (with the exception of accidental injury to sound teeth and impacted wisdom tooth extraction).

However, you are eligible to enroll in either the Columbia Dental Associates Student Dental Plan or the Aetna Advantage Dental Plan.

What do they cover and how much do they cost?

The Columbia Dental Associates Student Dental Plan covers semi-annual oral examinations, x-rays, and prophylaxis (cleaning). There is a 25% discount on non-covered services. The cost is \$180 per year. Care is provided by dental fellows.

The Aetna Advantage Dental Plan covers cleaning and semi-annual oral exams, x-rays, fluoride treatment, sealants, fillings, scaling and root planing, simple extractions and emergency treatment. Non-covered services are provided at a discount. The cost is \$269 per year (9/1 – 8/31). Students may enroll for the spring semester only (February 1 – August 31) for a cost of \$157. Premiums for spouses and children are listed on the SHS website. There is a \$5 copay per visit and care is provided by Aetna network dentists. For more detailed information, go to <http://www.cumc.columbia.edu/student/health/insurance/overview.html>.

In New York, the Aetna Advantage™ Dental benefits and insurance plan is underwritten by Aetna Life Insurance Company.

Do I have to enroll in the SHS and/or the Aetna Student Health Insurance Plan to enroll in a dental insurance plan?

No, any student at the Medical Center is eligible to enroll in either of the two dental plans.

Additional Services

How do I enroll?

To enroll in the Columbia Student Dental Plan, fill out a brochure available on the SHS web site (www.cumc.columbia.edu/student/health/insurance/dental.html) and mail it with your payment to the indicated address. To enroll in Aetna Advantage Dental Plan, go to www.aetnastudenthealth.com. Click on Find Your School, then click “Plans and Products” and follow the instructions.

Additional Services and Discounts Under the Aetna Student Health Insurance Plan

Aetna VisionSM

The Aetna VisionSM discount program provides access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network. A listing of participating providers is available through the “DocFind” feature at www.aetnastudenthealth.com. Click on “Find Your School” to access the Columbia University Medical Center Home Page.

Aetna Navigator

As an Aetna Student Health Insurance Plan participant you have access to Aetna Navigator, a secure member website. It has personalized benefits and health information. When you register with Aetna Navigator (accessed from the Columbia University Medical Center home page at www.aetnastudenthealth.com) you can order ID cards, print a temporary ID card, view your most recent claims and access other information as well.

Many other programs and services are also available to you. These include discounts on health club memberships, an interactive health and wellness website, and Aetna Natural Products and Services, which includes reduced rates for natural therapy professionals such as massage therapists. Visit the Columbia University Medical Center homepage on the Aetna website to learn more.

Discount programs and other programs above provide access to discounted prices and are **NOT** insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to the discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.

Travel Assistance and Emergency Services



These services are provided by On Call International and are designed to protect Columbia University Medical Center students and/or eligible dependents when traveling more than 100 miles from home, anywhere in the world. Contact On Call International at 866-525-1956 for more information, or pick up a brochure in the SHS office.

Additional Services

Chickering Claims Administrators Inc. (CCA) provides access to certain Accidental Death and Dismemberment (AD&D); Medical Evacuation/Repatriation (MER); Natural Disaster and Political Evacuation (NDPE); and Worldwide Emergency Travel Assistance (WETA) coverages and services through a contractual relationship with On Call International, LLC (OnCall). Unless provided by Aetna Life Insurance Company, AD&D coverage is underwritten by United States Fire Insurance Company (USFIC). MER coverage is underwritten by Virginia Surety Company (VSC). NDPE coverage and services are underwritten by an insurer contracted with On Call. These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna. This material is for information only. Health insurance plans contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134.

CCA and On Call are independent contractors and not employees or agents of the other or each other's affiliates. Neither CCA nor any of its affiliates underwrites or administers any MER or WETA benefits/services. Neither CCA nor any of its affiliates underwrites or administers any AD&D benefits that are provided through On Call. Neither CCA nor any of its affiliates is responsible in any way for the benefits/services provided by or through On Call, USFIC or VSC. Premiums/fees for benefits/services provided through On Call, USFIC and VSC are included in the Rates outlined in this document.

This material is for information only. Health insurance and dental benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable New York insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates. Aetna does not provide care or guarantee access to health/dental services. Discount programs provide access to discounted services and are NOT insurance. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee paid to the discount vendor. Information is believed to be accurate as of the production date; however, it is subject to change.

NOTICE: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such as a person to criminal and civil penalties.

Questions?



If you have questions, please contact us.

Student Health Service - Columbia University Medical Center

Columbia University Medical Center

Location: 60 Haven Avenue

Clinical Services: Lobby Level

Administrative Services: 3D, 3E

New York, NY 10032

212-305-3400 (General Information)

212-342-3946 (Insurance Office)

Fax: 212-342-3947, 3955

Insurance email: kg2261@columbia.edu

Web: www.cumc.columbia.edu/student/health/

Mailing Address:

Student Health Service–Columbia University Medical Center

630 W. 168th Street, Box 77

New York, NY 10032

Aetna Student Health

1 Charles Park

Cambridge, MA 02142

877-409-7366 (Customer Service)

<http://www.aetnastudenthealth.com>

On Call International

Toll free within the US: 866-525-1956

Outside the US, call collect (dial US access code): +603-328-1956

Email: mail@oncallinternational.com

www.oncallinternational.com



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|--|---|
| 1 Student Health Service | 5 College of Physicians & Surgeons |
| 2 Hammer Health Science Center | 6 School of Nursing |
| 3 William Black Research Building | 7 Mailman School of Public Health |
| 4 Alumni Auditorium | 8 College of Dental Medicine |



Student Health Service

60 Haven Avenue - Tower I

Phone: 212.305.3400

Fax: 212.342.3955 or 212.305.2176

<http://www.cumc.columbia.edu/student/health>

Mailing Address

Student Health Service - CUMC
630 West 168th Street - Mailbox 77
New York, NY 10032

FedEx Address (accepted 8AM - 5PM)

Student Health Service - CUMC
60 Haven Avenue - Lobby Floor
New York, NY 10032