

Health Services

2009-10

table of contents

Premiums & Fees	3
Health Service Program	4
Columbia Student Medical Insurance Plan	5
Enrollment in the Columbia Plan	6
Additional Options	8
Waiver from Columbia Insurance	9
Contact Information	10

Health Services at Columbia welcomes you to the University

Health Services at Columbia (HSC) is an integrated program that provides extensive on- and off-campus health care and services for you while you are at the University. The coverage provided by the Health Service Program and a comparable insurance plan work together to meet your health care needs. Columbia requires all full-time students to enroll in both. To meet the insurance requirement, students MUST confirm their enrollment in the Columbia Student Medical Insurance Plan (Columbia Plan) or provide proof of comparable coverage.

HEALTH SERVICE PROGRAM + COMPARABLE INSURANCE PLAN = YOUR STUDENT HEALTH CARE

This brochure provides a summary of the Health Service Program and the Columbia Student Medical Insurance Plan. This is a summary document, more complete information is available at www.health.columbia.edu.

REMINDERS:

ALL FULL-TIME STUDENTS (INCLUDING RETURNING STUDENTS) MUST

- Confirm your insurance selection at www.health.columbia.edu before September 30, 2009.
- Students beginning in the Spring term must confirm their selection by February 1, 2010.

ALL NEW STUDENTS MUST ALSO

- Submit your signed Measles, Mumps and Rubella form to the Immunization Office by August 31, 2009 for Fall and by January 15, 2010 for Spring enrollment.
- Certify your Meningitis vaccination decision before you register for classes at www.health.columbia.edu.

Premiums and Fees

	FALL	SPRING	Total
Health Service Program (1)	\$387	\$387	\$774
Basic Insurance (2)	\$646	\$992	\$1638
Comprehensive Insurance (3)	\$922	\$1422	\$2344

(1) Health Service Program Fee: All full-time students must pay this fee for on-campus services.

(2) Columbia Basic Insurance: The Basic Plan is designed for the average healthy student who needs to see a clinician occasionally.

(3) Columbia Comprehensive Insurance: The Comprehensive Plan is designed for students with a chronic health condition or who take prescription medication regularly.

Health Service Program

BENEFITS AND SERVICES OF THE HEALTH SERVICE PROGRAM

The Health Service Program is comprised of five departments and more than 100 individuals to meet your health needs on-campus.

- **Primary Care Medical Services (PCMS)** provides routine and urgent medical care, as well as sexual health, reproductive and gynecological services, travel medicine, LGBTQ health care, confidential HIV testing and immunizations.
- **Counseling and Psychological Services (CPS)** offers short-term individual counseling, couples counseling, student life support groups and medication consultation.
- **Office of Disability Services (ODS)** coordinates reasonable accommodations and support services including assistive technology, networking groups, academic skills workshops and learning specialists.
- **Alice! Health Promotion Program** connects students with information and resources, and supports healthy attitudes and behaviors within the campus community.
- **Sexual Violence Prevention and Response Program (SVPRP)** supports students in healing from sexual and relationship violence, as well as educates students about consent and coercion to promote a respectful and safe campus.

For more information on each of these departments and the extensive services they provide, see our website at www.health.columbia.edu.

Tip: When PCMS and CPS are closed, contact a clinician-on-call at 212-854-9797 for advice about urgent medical and mental health concerns.

Spouses and partners of Columbia students are not eligible to enroll in the Health Service Program. In urgent situations, they may receive care at PCMS for a \$60 fee per visit. Health Services at Columbia is unable to provide services to dependent children.

Tip: Studies show that patients receive higher quality care when they have one medical provider who they know and who is familiar with their medical history. That's why all full-time students are assigned a Primary Care Provider. To learn more about PCPs, please go to www.health.columbia.edu.

Columbia Student Medical Insurance Plan

BENEFITS AND SERVICES OF THE COLUMBIA PLAN

While many health concerns can be addressed effectively by our on-campus clinicians, some may require intensive, emergency or ongoing treatment by outside providers. Health care services like x-rays, prescription benefits and surgery are covered by the insurance plan, not the Health Service Program.

In addition, Columbia insurance office staff are available to answer questions, help with enrollment and provide claims assistance. Contact us any time, Monday - Friday, 9:00 a.m. - 5:00 p.m. by phone 212-854-3286, e-mail at hs-enrollment@columbia.edu or stop by the Insurance Office located on the first floor of Wien Hall.

BASIC LEVEL

The Basic level of the Columbia Plan is designed to provide a level of coverage that is adequate for many people attending college or graduate programs.

Who is this plan for?

This plan is designed for students who do not have a chronic health condition, who do not expect to need health care services frequently, and are interested in a “pay-as-you-go” strategy. Students on this plan pay a lower insurance premium at the outset, but a higher portion of the cost of services as they are utilized. The total maximum aggregate lifetime benefit available is \$300,000 per condition.

COMPREHENSIVE LEVEL

The Comprehensive level of the Columbia Plan includes all of the benefits provided by the Basic level, as well as additional benefits for prescription drugs, physical therapy, and other services.

Who is this plan for?

For students with chronic health conditions or who take prescription drugs regularly, this level of the Columbia Plan may be appropriate. Students will pay a higher insurance premium up front, but pay lower out-of-pocket expenses as services are utilized. The total maximum aggregate lifetime benefit available is \$1,000,000 per condition.

Go to www.health.columbia.edu for a complete list of benefits under each plan.

Tip: When considering your health insurance plan, don't forget to factor in things like prescription copays for birth control.

The Columbia University Student Health Insurance Plan may not cover all of your health care expenses. The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Student Health Insurance Plan Brochure carefully before deciding which plan is right for you. While this document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. Aetna compensates Columbia for certain medical services as well as administrative expenses associated with servicing the insurance plan (including certain personnel expenses incurred by the Health Services Insurance office). In addition, based on aggregate claims experience, Aetna may issue a refund to Columbia to be applied toward future premiums. For more information, please review the Student Health Insurance Plan Brochure, which you can access online at www.health.columbia.edu, or view the Master Policy issued to Columbia, available at the Health Services Insurance Office, or you may contact Aetna Student Health at 800-859-8471.

REFERRALS

A referral from Primary Care Medical Services (PCMS) or Counseling and Psychological Services (CPS) is **required for ALL off-campus services**, except in emergencies. Services rendered without an appropriate referral will not be covered under the Columbia Plan.

- You don't need separate referrals each time you see the same provider for an ongoing condition. Referrals for medical conditions will terminate on the last day of each plan year, August 31. We recommend scheduling an appointment with your PCP to determine if a referral for continued treatment is indicated. Referrals for mental health conditions for off-campus counseling and psychiatric services are valid as long as you remain continuously insured by the Aetna Student Health Plan.
- Even with a referral, you will be responsible for copayments and possible coinsurance charges when seeing an off-campus provider.
- Advance consultation with a Health Services clinician is not required in a true medical emergency.

Tip: Remember that for off-campus services you need to get a referral from your Health Services provider **FIRST**.

Enrollment in the Columbia Plan

Tip: Students must confirm, upgrade or request a waiver from automatic enrollment in the Columbia Plan every year at www.health.columbia.edu by September 30.

FULL-TIME STUDENTS

All registered full-time students are **automatically** enrolled in the Basic level if no valid waiver request is submitted and approved.

Enrollment in the Columbia Plan, either by automatic enrollment or online selection, is effective only upon the student's academic registration for the term for which coverage will be active.

Fall term decisions will carry over to the Spring term, as long as the student remains registered at the University. It is not possible to change the level of coverage in the Spring term. For students completing their program in December 2009, insurance coverage will terminate on January 18, 2010.

PART-TIME STUDENTS

Part-time students are encouraged to consider the Columbia Plan. Enrolling in the Columbia Plan will include signing up for the Health Service Program.

Part-time students who have been insured under the Columbia Plan in previous years and wish to enroll again must re-enroll by September 30, 2009 to avoid a break in coverage for conditions that existed in the prior policy years.

EARLY ARRIVAL

For students arriving on campus earlier than September 1 and beginning classes in the Fall, Aetna Student Health offers an optional early arrival insurance plan. This plan is recommended for students who will have no other coverage during this period. The plan is offered to students planning on enrolling in the Columbia Plan for the full benefit period from September 1, 2009 through August 31, 2010. The Early Arrival Plan is available for 2 months (July 1-August 31 for \$412) or for 1 month (August 1-31 for \$206.) The benefits are comparable to those provided through the Basic level of the student insurance plan.

FUNDED GRADUATE STUDENTS

Contact your departmental administrator, Financial Aid Office, or Fellowship Office for information about whether your school provides funding to cover any portion of the Columbia Plan premium for you and your dependents.

STUDY ABROAD STUDENTS

Full-time students expecting to participate in an undergraduate Study Abroad Program are automatically enrolled in the Columbia Plan if no waiver request is submitted by the annual enrollment deadline. Students may consult with insurance office staff at Health Services for assistance on which plan they should rely on while traveling.

PLAN ID CARDS

You can expedite receipt of your ID card by confirming your decision prior to the deadline. After you have registered for classes and entered your online selection, a card is issued within 14 days. ID cards are not mailed to addresses outside the United States. To ensure that your ID card will be issued in a timely manner, go to <http://ssol.columbia.edu> to enter your local address.

FALL TERM PHARMACY BENEFITS

	DATE OF INSURANCE ENROLLMENT	DATE PHARMACY BENEFITS ARE AVAILABLE WITH COPAY ONLY
Class registration and online selection entered before September 30, 2009	June 29 - August 17, 2009	September 1, 2009
	August 18 - September 30, 2009	15 days after online selection
No online selection entered before September 30, 2009	Automatic enrollment is confirmed upon expiration of the enrollment/waiver period on September 30, 2009	October 15, 2009

If you need to use the pharmacy benefit before you receive your insurance card, you will have to pay the full cost of any prescription and then submit a claim to Aetna Pharmacy Management for reimbursement. Information about prescription drug claims procedures is available at www.health.columbia.edu.

Additional Options under the Columbia Plan

You can also take advantage of the following services, discounts and programs. For detailed information about any of these programs, please visit www.aetnastudenthealth.com/columbiadirect.html.

AETNA VISIONSM DISCOUNT PROGRAM

The Aetna Vision Discount Program provides access to discounted prices for eye care products, including sunglasses, contact lenses, non-prescription sunglasses, contact lens solutions, and other eye care accessories. A listing of participating providers is available through the “Docfind” feature at www.aetnastudenthealth.com/columbiadirect.html.

The Aetna Vision Providers closest to the Morningside Campus are:

Columbia Opticians, Inc.
1246 Amsterdam Avenue
(at 121st Street)
212-316-2020

The Spec Shop
2868 Broadway
(between 111th and 112th Streets)
212-865-9825

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. 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 or their affiliates.

TRAVEL ASSISTANCE AND EMERGENCY SERVICES

These services are provided by On Call International and designed to protect Columbia University students and/or eligible dependents while traveling more than 100 miles from their current address, anywhere in the world. Contact On Call International for more information at 866-525-1956.

These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance or their affiliates.

Dental Care Options

AETNA ADVANTAGETM DENTAL PLAN

This optional plan provides preventative dental care with a \$5 copay per visit. The annual premium is \$256 per student or \$931 for the student and family plan. You must select a primary care dentist to receive services. To enroll, go to www.aetnastudenthealth.com/columbiadirect.html.

DISCOUNTED SERVICES FOR STUDENTS ENROLLED IN THE COLUMBIA PLAN

Special discounted rates for a select group of services are available only at:

Morningside Dental Associates

1244 Amsterdam Avenue at 121st Street
New York, NY 10027
212-865-8467

Aetna AdvantageTM Dental benefits and insurance plan is underwritten by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. In Arizona, Advantage Dental is underwritten by Aetna Health Inc.

Waiver From Columbia Insurance

All full-time students are automatically enrolled in the Basic level of the Columbia Plan. To request a waiver from automatic enrollment, you must submit a request at www.health.columbia.edu before September 30, (or February 1 for new Spring enrollment or June 14 for full-time Summer students). All requests are considered but approval is not guaranteed.

CRITERIA FOR COMPARABLE ALTERNATE MEDICAL INSURANCE COVERAGE

The University verifies the information you provide. If you have not provided sufficient information or if your plan does not meet all of the requirements of the criteria, you will be contacted by the Health Services Insurance Office and enrolled in the Basic level of the Columbia Plan.

Your alternate plan **must meet all** of the following six criteria:

- My plan provides coverage for all medically necessary* care including routine and emergency services while I am in New York City, or traveling or studying in the United States or abroad.
** Please refer to the Detailed Health Insurance plan brochure for a definition of medically necessary.*
- The lifetime maximum benefit for my coverage is at least \$300,000 per condition.
- My coverage will remain in force as long as I am a registered student, including during approved leave of absence for medical reasons and non-degree status at Columbia University.
- My coverage is effective on September 1, 2009 (January 19, 2010 for new Spring enrollees, and June 1, 2010 for new Summer enrollees) through August 31, 2010, and will cover me for any pre-existing conditions.
- My plan covers all of the following types of care: treatment for injuries resulting from the practice or play of athletics, inpatient and outpatient psychiatric care, and treatment for chemical dependency.
- My coverage is provided by a company licensed to do business in the United States and has a U.S. claims office and telephone number. Foreign state government plans do NOT meet this requirement.

Please note that Medicaid plans are not considered comparable to the Columbia Plan.

Tip: When considering your alternate plan, inquire if you will “age-out” of your current insurance plan carried by parents or legal guardians at 19, 21 or 23 years of age.

Contact Information

If you have questions, please contact us.

Health Services at Columbia

John Jay Hall, 3rd & 4th Floors (Primary Care Medical Services)
Alfred Lerner Hall, 8th Floor (Counseling and Psychological Services)
Wien Hall, 1st Floor (Insurance and Immunization Office)
New York, NY 10027
212-854-2284 (General Information)
212-854-7426 (PCMS Appointments)
212-854-2878 (CPS Appointments)
212-854-3286 (Insurance Office)
212-854-7210 (Immunization Office)
www.health.columbia.edu

Aetna Student Health

P.O. Box 15708
Boston, MA 02215-0014
800-859- 8471 (Customer Service)
800-238-6279 (Aetna Pharmacy Management)
www.aetnastudenthealth.com/columbiadirect.html

On Call International

Toll free within the US: 866-525-1956
Outside the US, call collect (dial US access code): +603-328-1956

The Columbia University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) 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.

 **COLUMBIA UNIVERSITY**
IN THE CITY OF NEW YORK

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