



NYU-SPONSORED STUDENT HEALTH INSURANCE PROGRAM

ACADEMIC YEAR 2015-2016

LEONARD N. STERN SCHOOL OF BUSINESS - GRADUATE STUDENTS

Since New York University requires students to have health insurance that meets certain standards, **most students are enrolled automatically** in one of several NYU-sponsored Student Health Insurance Plans as part of the course registration process. Students may change their selection from one optional University-sponsored plan to another, or waive coverage entirely if they have alternative coverage that meets the University's criteria. Following is a brief overview of the NYU-sponsored Student Health Insurance Program to help guide students through the Enrollment/Waiver process.

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

- Primary care and women's health office visits, short-term counseling, commonly performed laboratory tests, starter doses of common medications, and wellness and health related services
- Hospital emergency room treatment for accidental injuries, psychological emergencies, chemical and substance abuse emergencies, and ambulance services for these emergency services.
- Mental health outpatient visits (outside Counseling and Wellness Services at SHC) covered at 80% for MagnaCare or MultiPlan providers and 50% for out-of-network providers.

Optional Student Health Insurance Plans provide reasonably-priced health care coverage to meet the health-care needs of eligible NYU students through the **Basic Plan** and **Comprehensive Plan**. For health insurance rates please click on this link: www.nyu.edu/health/rates.

The **Basic Plan** and **Comprehensive Plan** provide worldwide coverage for medically necessary healthcare services including hospitalization, laboratory tests, prescriptions, radiology services, physician visits, mental health visits and medical evacuation and repatriation, in addition to the services provided to all matriculated students at SHC. *Students seeking services in Manhattan must first seek treatment at SHC.*

Stern School of Business graduate students are enrolled as follows:

International Students in F-1 or J-1 Status (any number of credits, degree and non-degree) are enrolled automatically in the **Comprehensive Plan**, but may select the Basic Plan or Waiver Option.

Full-time Graduate students registered in a degree-granting program for 12 or more credits are enrolled automatically in the **Basic Plan**, but may select the Comprehensive Plan or Waiver Option.

Graduate students registered in a degree-granting program for less than 12 credits are not enrolled automatically, but may select the Basic Plan or Comprehensive Plan.

Students registered in the Langone Program are not enrolled automatically, but may select the Basic Plan or Comprehensive Plan.

Students registered in a non-degree granting program are *not* eligible and are not enrolled in any plan.

Students who wish to change their automatic insurance enrollment to another option, add insurance, or wish to waive the optional NYU-sponsored insurance entirely, must complete the online Enrollment/Waiver process via the Student Health Insurance website at www.nyu.edu/health/insurance by the appropriate deadline shown below. (The online system for fall 2015 will be available beginning June 23th.)

If you choose to waive you still may utilize the Student Health Center.

Deadlines: Fall Term – September 30; Spring Term – February 10; Summer Term – June 5

For more information, you may visit our website at www.nyu.edu/health/insurance or contact SHC Student Health Insurance Services at (212) 443-1020 or via e-mail at health.insurance@nyu.edu.