

## ESSENTIAL INFORMATION FOR REQUIRED HEALTH INSURANCE COVERAGE WHILE AT BARNARD DURING ACADEMIC YEAR 2023-2024

Dear Barnard Student/Parent/Guardian:

While you are a student at Barnard College, you are **required** to carry health insurance. You have two options for insurance coverage. They are:

1. Purchase the health insurance policy provided through Barnard which is offered through Aetna Student Health.
2. Waive out of the Barnard Aetna Student Health plan if you are covered by your parents'/guardian's insurance for the entire academic year provided their insurance plan meets certain criteria. **All of these criteria must apply:**
  1. Plan or its partner is recognized and can be used in New York State (most out-of-state Medicaid plans and state HMO plans will not cover you in NY).
  2. Plan covers biological and psychological disorders, for both inpatient and outpatient services.
  3. Plan has NO cap for medical, mental health (outpatient & inpatient) and pharmacy benefits
  4. Coverage must be effective on or before 08/25/23 through the end of the academic year with no break in coverage.
  5. Plan must be based in the United States and must be in full compliance with the Affordable Care Act.
  6. Plan must cover care for specialist without a referral prior to visit.

**If you do not actively waive out of the Barnard student health plan using the online waiver application by August 25, 2023, you will be automatically enrolled in the Barnard Aetna Student Health (ASH) insurance plan, and it will be considered the primary insurance.**

**\*Although the deadline to opt out of insurance is August 25th, we encourage you to opt-out prior to the college's tuition payment deadline so that you do not incur late payment fees**

### 2023-2024 Academic Year: Compare Your Coverage

| Points to Consider                                                                                                                                 | Barnard/Aetna                                                                                  | Important notes on the plan & points of comparison                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fall term (8/22/23 - 1/11/24)<br>Spring/Summer (1/12/24-8/21/24)<br><br>TOTAL                                                                      | \$1,687<br>\$2,617<br><b>\$4,304*</b>                                                          | Compare this premium to your current premium. (*cost and benefits are pending NY Dept. of Insurance review and are subject to change)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Plan Covers Visits to Medical Specialists in NYC<br><br>Referrals from the PCHS are required for the insurance to pay at the highest benefit level | Preferred Provider Organization (PPO)<br><br>Affordable Care Act Metal Plan Level: <b>Gold</b> | <b>In-Network Nationwide Coverage:</b><br>Deductible: \$300 (applies to all excluding copay visits)<br>\$40 copay for Medical/Mental Health Office Visits<br>\$60 copay for Urgent Care visits (e.g. CityMD)<br>\$150 copay for ER visits<br>Deductible does not apply to benefits w/copays<br>All other In-Network coverage: 80/20% (after deductible is met)<br>Out-of-Pocket cap: \$9,100, 100% coverage thereafter<br><br><b>Out-of-Network Coverage: (Includes outside the U.S.A.)</b><br>Deductible: \$500<br>Coverage: 70/30% (after deductible is met), processed at the service location's Medicare rate.<br>Out-of-Pocket: N/A. There is no out-of-pocket max. |
| Covers you as long as you are a registered student at Barnard                                                                                      | YES                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Covers mental health services, on par with medical services                                                                                        | YES                                                                                            | Many managed care plans have limited mental health coverage out of area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Includes a national provider network                                                                                                               | YES                                                                                            | Many employers and individual plans have local networks only. ASH is connected to the Aetna national provider network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Includes pharmacy coverage<br>Vaccines                                                                                                             | YES                                                                                            | ASH provides unlimited prescription benefits<br>20%/35%/50% coinsurance for generic/brand/ and higher priced prescriptions<br>Free Flu and many travel vaccines at no cost                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



## Frequently Asked Questions

### 1. How do I waive out of the school plan?

Starting **06/13/2023**, you can access the waiver on University Health Plans website: [www.universityhealthplans.com/barnard](http://www.universityhealthplans.com/barnard)

**For assistance with the waiver, please call 800-437-6448.**

- Select "Waiver Form" in the navigation menu located on the left-hand side of the webpage. You will answer a number of questions pertaining to the criteria listed on the previous page.

**BE SURE TO HAVE THE STUDENT'S PLAN INFORMATION AND INSURANCE CARD IN FRONT OF YOU WHEN COMPLETING THE QUESTIONS, SINCE SOME OF THE QUESTIONS PERTAIN TO POLICY AND GROUP NUMBERS AND MEMBER ID NUMBER. KNOW WHO YOUR IN-NETWORK LAB PROVIDER IS FOR ANY POSSIBLE LAB TESTS THAT MAY BE NECESSARY.**

Once the answers are submitted, University Health Plans will send a final decision to **the student's Barnard e-mail account** stating if the insurance waiver has been accepted or declined. **Students are advised to check their Barnard e-mail account after completing the waiver request for confirmation of receipt.** The decision takes 3 - 5 business days after the waiver request has been submitted.

**There will be no communication through a parent/guardian's e-mail account.**

**Please Note:**

You will need the student's date of birth and 7-digit, numerical Barnard ID Number (ex. 1234567) to begin the waiver process.

- Click on "How Do I"
- Scroll down to "Find My College ID Number" and follow the instructions.

**The ID Number is NOT the same as the UNI and is NOT located on the Barnard ID card.**

You can find the 7-digit ID Number by logging into Barnard portal: [portal.barnard.edu](http://portal.barnard.edu)

### 2. Why is there a charge on my tuition bill if I successfully opted out of the Barnard insurance plan?

All students are initially charged for the health insurance plan when the first tuition bill goes out. If you waive out of the insurance plan and it is accepted, the charge will subsequently come off your bill. The **Bursar** encourages all students to try to opt-out before tuition payments are due. This will avoid late payment fees.

### 3. How can I evaluate if I should waive out of the school plan or not?

Please review the parameters of the Barnard Aetna Student Health plan on top of the previous page, under #2, and compare the cost to what you are paying for your current plan.

### 4. What happens if I successfully waive out of the student health insurance plan and then lose my other coverage?

Students who waive out of the student health plan and subsequently lose their personal coverage may purchase the student health insurance as long as they notify either Elliot Wasserman or MJ Murphy within 31 days of their loss of coverage.

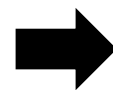
### 5. Can I waive out of the student health insurance plan anytime I want?

**No**, all students must waive out by Wednesday, **August 25, 2023**. If you fail to meet that deadline, you will automatically be enrolled in the Aetna Student Health plan for the semester.

### 6. If I waive out of the student health insurance can I still use the services at the Barnard Primary Care Health Service?

All full time students, regardless of having personal/family insurance or Aetna Student Health insurance, can access the services at the Primary Care Health Service & Furman Counseling Center. The only exception is for discount medication, vaccines and medical supplies which must be paid for at the time of the visit with a credit card (Visa, Mastercard, AmEx, Discover & Apple Pay) or check (the PCHS does not directly bill insurance). **Health insurance is only activated when laboratory tests are ordered and sent to LabCorp, Inc. and/or when a student is referred off-campus to a health care or mental health specialist or facility. Students should be aware of what lab their insurance considers in-network.**

**\*Students are responsible for all charges that they incur such as deductibles, copays, and coinsurance.**



## Dental and Vision Benefits

### DENTAL INSURANCE:

**Under 19:** Dental Insurance is included in the plan if the student is under 19 (please see plan details).

**Over 19:** Aetna Student Health, however, does offer for everyone else a Dental discount program called “**Vital Savings on Dental**” which you can take advantage of for a fee of \$33.60. The range of discounts will vary based on the type of provider and type of service received. You can join this program at any time during the year until 5/31/24. To enroll, go to

<https://students.aetnastudenthealth.com/welcome.aspx?groupid=474925>

### VISION CARE INSURANCE

**Under 19:** Vision Insurance is included in the plan if the student is under 19 (please see plan details).

While there are no Vision insurance benefits for those 19 and over through the Barnard College Aetna Student Health insurance program, there are Vision discount benefits through Aetna and a separate Vision insurance plan available to students.

**Discount Plan:** The Vision discount plan is for Aetna Student Health members only. Students can save on eye exams, lenses/frames, and replacement contact lenses. For additional info click here:

<https://www.aetnastudenthealth.com/schools/StudentHealthDiscountProgram.pdf>

**UHP's VSP Vision Care Plan:** For more information go to

[https://www.universityhealthplans.com/letters/letter.cgi?group\\_id=170](https://www.universityhealthplans.com/letters/letter.cgi?group_id=170)

If you have further questions please contact MJ Murphy at [mmurphy@barnard.edu](mailto:mmurphy@barnard.edu) or Elliot Wasserman at [ewasserman@barnard.edu](mailto:ewasserman@barnard.edu)

Sincerely,

*Mary Joan Murphy, NP*

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Executive Director, Student Health and Wellness Programs

*Elliot Wasserman, M.B.A.*

Elliot Wasserman

Director of Operations, Primary Care Health Service