

THE NEW SCHOOL

2008-2009

The New School Student Health Insurance Program

**** Insurance Information for Study Abroad Students ****

To ensure the safety and well being of its students, The New School requires that all students studying abroad be enrolled in a health plan that will provide comprehensive coverage to them in the country where they will be studying. One or more of the following options may be available to a student:

- **Worldwide coverage provided by The New School Student Accident and Sickness Insurance Plan**
- **Coverage provided by an existing personal health plan (e.g., Blue Cross, Cigna, GHI, etc.)**
- **Coverage offered or mandated by a study abroad program**

It is the student's responsibility to investigate which plan (or combination of plans) will best meet the student's health needs. If a parent or guardian is responsible for making payment of the student's tuition and fees, it is **important** that this information be shared with the parent or guardian to ensure that the student is appropriately insured. Please review the following important information **carefully**.

Fall & Spring Study Abroad Programs

- All degree students are **automatically charged** a Student Health Insurance and a Student Health Services Fee by The New School. Should a student choose to enroll in a host institution's health plan, or remain enrolled in a personal health plan, the New School Student Health Insurance Plan ("NS Student Health Plan") **must** be waived by the posted waiver deadline. To view health fees, waiver deadlines, and other frequently asked questions, please visit the New School website: www.newschool.edu/student-services/health/insurance_faqs.aspx. If the NS Student Health Plan is not waived by the posted waiver deadline, the Insurance Fee will remain on the student's account and the student will be responsible for payment of the fee, regardless of other coverage. **The Student Health Services Fee is a mandatory fee for undergraduate students registered for six (6) or more credits, regardless of the student's place of study.** The Online Waiver Form is available via a link in MyNewSchool Online Services or by going to www.universityhealthplans.com (select the "New School" link). The waiver will remain in effect for the entire 2008-2009 academic year.

Students should be sure to carefully check their personal health plan to see what, if any, coverage is available to them when they study outside of the United States. Many health plans provide coverage in the event of an emergency, only. Thus, The New School recommends that students whose personal health plans provide inadequate coverage while studying abroad strongly consider enrolling in a host institution's health plan or purchasing a travel health insurance plan to ensure that they are more than adequately covered in the event of any accident or sickness related event while studying abroad. A list of insurance companies that offer travel health plans can be found on pages 5 & 6 of this document. Premiums for travel health insurance are relatively inexpensive.

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- For students who remain enrolled, the NS Student Health Plan **does** provide worldwide coverage, as well as Emergency Travel Assistance Services. The Accident & Sickness Plan Brochure and information about Emergency Travel Assistance Services can be viewed online at www.aetnastudenthealth.com (click on “Find Your School” and enter 812804 as your Policy Number). Students may elect to remain enrolled in the NS Student Health Plan, alone, or in conjunction with a host institution’s health plan. Students should be aware, however, that the NS Student Health Plan will cover expenses for any accident or sickness at the “non-preferred” (out-of-network) benefit rate, which means that the NS Student Health Plan will cover 60% of the “reasonable charge” for any accident or sickness related event. Emergency Travel Assistance Services are covered 100% as long as services are coordinated through **On Call International**. Students should review all plans (including personal, if applicable) to carefully determine which plan or combination of plans will best meet the student’s health needs.

Students who are concerned about the possibility of incurring high cost out-of-pocket medical expenses in the event of a serious medical need while studying abroad may want to consider purchasing an additional travel health insurance plan if the host institution does not offer health insurance. A list of insurance companies that offer travel health plans can be found on pages 5 & 6 of this document. Premiums for travel health insurance are relatively inexpensive. The NS Student Health Plan would be considered the student’s primary health plan and the additional travel health plan, secondary.

Fall Only Study Abroad Programs

- Please see above information for Fall & Spring Study Abroad Programs. The same information applies to Fall Only.
- If a student waives the NS Student Health Plan in the fall semester, the waiver will automatically roll to the spring semester. Therefore, if a student is **required** by a host institution to enroll in the host institution’s health plan, or a student chooses to enroll in a study abroad program’s health plan because it provides more comprehensive coverage than the NS Student Health Plan, then upon return to The New School in the spring semester the student will be eligible to re-enroll in the NS Student Health Plan. Please note, however, that **it is the student’s responsibility** to contact the Student Health Insurance Office prior to, or upon, return in the spring semester. Proof of fall coverage in the host institution’s mandatory health plan or study abroad program’s health plan will be required in order for the student to be re-enrolled.

Spring Only Study Abroad Programs

- Students who waived the NS Student Health Plan in the fall semester, and the fees were removed, will be automatically waived for the spring semester. No action is necessary.

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- Students enrolled in the NS Student Health Plan in the fall semester should note that the university plan is an annual policy; therefore, partial coverage is not an option. If during the fall semester period of coverage (August 20, 2008 through January 14, 2009), a student uses the plan (student fills a prescription, or the student or provider [doctor, lab, etc.] on behalf of the student submits a claim to Aetna Student Health), the student is required to pay the full annual premium even if the student chooses to enroll (or is required to enroll) in another health plan. Only students who were enrolled in the NS Student Health Plan in the fall semester and did **not** use the plan may choose to waive the second premium payment billed to them at the time they register in the spring as long as an Online Waiver Form is submitted by the posted spring waiver deadline. **Any student who used the NS Student Health Plan during the fall semester and attempts to waive the plan for the spring semester will have the Insurance Fee added back to their account immediately.**

Important Contact Information

Student Health Services

Student Health Insurance Office

135 E. 12th Street, 2nd Floor

New York, NY 10003

212.229.1671, option 3 (9 am to 5 pm, Eastern Standard Time)

For questions regarding the Waiver or Enrollment process:

University Health Plans

One Batterymarch Park

Quincy, MA 02169-7454

800-437-6448 (9 am to 5 pm, Eastern Standard Time)

www.universityhealthplans.com

For questions regarding Insurance Benefits, Claims Processing, and ID Cards (including lost ID Cards):

Aetna Student Health

P.O. Box 15708

Boston, MA 02215

800.878.1927 (7 am to 9 pm, Eastern Standard Time)

800.238.6279 (Aetna Pharmacy Management – available 24 hours)

www.aetnastudenthealth.com

For questions regarding Emergency Travel Assistance Services:

On Call International

866.525.1956 (within U.S.)

If outside the U.S., call collect by dialing the U.S. access code plus 603.328.1956

www.aetnastudenthealth.com

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For questions regarding Trip Preparation, Trip Registration with the U.S. Department of State, Vaccinations, and Lost or Stolen Passports:

U.S. Department of State Office of Overseas Citizen Services

888.407.4747 (within U.S.)

<http://studentsabroad.state.gov>

If outside the U.S., please access the above website to obtain contact information for the embassy in the country you are visiting.

Travel Health Insurance Plans

The following are among other insurance companies that offer travel health insurance for students studying or traveling abroad. The New School cannot endorse or recommend any company. You are not limited to these insurance companies, and it is recommended that you evaluate a number of companies to find the one that best meets your needs. Please note that exact premiums and costs can ONLY be dictated by the carrier. The cost of your coverage will depend on the plan type you choose, your health, etc.

The following is a list of sources you can contact to find a travel insurance plan that is right for you:

Name of Carrier Offered	Phone Number	Web Address	Medical Coverage
Academic Risk Management	888-308-7320	www.academichealthplans.com	Medical
BETA (Basic Emergency Travel Assistance)	866-552-8834	www.betins.com	Medical
Collegiate Risk Management	800-922-3420	www.collegiaterisk.com/inthealth.html	Medical
CMI Insurance Specialists: Global Medical USA	800-677-7887	www.cmi-insurance.com	Medical
The Gateway Plans	800-282-4495	www.gatewayplans.com	Medical
The Harbour Group	800-252-8160	www.hginsurance.com	Medical
HTH Worldwide	888-350-2002	www.hthstudents.com/healthinsurance.cfm	Medical
International Student Insurance	877-328-1565	www.internationalstudentinsurance.com	Medical, Dental
International Student Organization	800-244-1180	www.isoa.org	Medical, Dental
ISIS Incoming Insurance	800-247-5575	www.isis-travelinsurance.com	Medical
MEDEX	800-527-0218	www.medexassist.com	Medical
Wallach & Company, Inc.	800-237-6615	www.wallach.com	Medical

Tips to Remember When Searching for Healthcare:

Pre-Existing Conditions: This is a physical or mental condition (regardless of the cause of the condition) which has been recognized, diagnosed, and/or treated for a defined amount of time immediately prior to entering a new plan. If you make a claim during the first year of coverage, the plan may “look back” to see whether it was for such a condition. If so, the carrier may try to exclude coverage for services related to that condition. Each carrier has their own policies and procedures for pre-existing conditions; you will need to inquire when contacting the company for coverage.

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Limited or Excluded Services: Excluded Services are medical conditions or treatments that are not covered by the insurance carrier. Limited Services are conditions or treatments that provide limited coverage. Review the policy to make sure it will cover services that best fit your needs. Many people make the incorrect assumption that every healthcare service is fully covered.

What is the cost: When purchasing a health plan consider the amount of money you expect to spend. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are: premium payment, deductible, co-pay, co-insurance, covered medical expenses, exclusions, and pre-existing policies and procedures.

What healthcare providers are covered: Investigate what doctors, hospitals, and other healthcare providers are covered under the plan.

When seeking enrollment from any type of insurance carrier: Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is your responsibility. Make sure the plans offer coverage for your immediate and anticipated healthcare needs. Verify that coverage is provided for chronic health conditions or disabilities you may have.

PLEASE NOTE: It is your responsibility to fully investigate any plan or program prior to enrolling or making any decisions about your own health insurance. The New School is not liable for any loss or risk incurred as a consequence of the use of this information.