2012-2013 Student Accident and Sickness Insurance Plan

The New School, in collaboration with Aetna Student Health, is pleased to present the 2012-2013 Student Accident and Sickness Insurance Plan. We offer a student-focused Accident and Sickness Insurance Plan that protects students at school, at home and while traveling or studying abroad. Please read this document carefully as it contains important information regarding the New School Student Accident and Sickness Insurance Plan and Student Health Services requirements. The full benefit description is available by visiting www.aetnastudenthealth.com.

Who is eligible/cost?

In compliance with New School policy, **all** degree, diploma, online only, visiting, mobility (study abroad), Lang and Parsons consortium, graduate certificate program, ESL + Design, and both graduate and undergraduate degree program non-matriculating students are **automatically charged** a New School Student Health Services Fee as well as an Aetna Student Health Student Accident and Sickness Insurance Plan Fee.

Plan Description	Plan 1 – Student Health Services and Basic Accident Plan	Plan 2* – The New School Student Accident and Sickness Plan	
Cost and Effective Dates of Coverage *Please note, if you are not enrolled for the Spring Semester, coverage will end at midnight on January 14, 2013.*	Included in Per Semester Student Health Services Fee – $295 retained by The New School.	Annual Coverage** 08/20/12 – 08/19/13	Spring Coverage 01/15/13 – 08/19/13
		Student - $2,519	Student - $1,498
		Spouse - $6,298	Spouse - $3,744
		Child(ren) - $4,912	Child(ren) - $2,920

Eligibility

Enrollment Class	Description	Plan 1 – Student Health Services and Basic Accident Plan	Plan 2 – The New School Student Accident and Sickness Plan
Compulsory Students	All undergraduate students taking six (6) or more credit hours, including ESL + Design.	Student Health Services per semester fee ($295) is mandatory and cannot be declined. This fee is retained by The New School.	$2,519 Annual Charge may be waived by submitting proof of other coverage with a completed Online Waiver Form submitted by the Waiver Deadline Date. The Online Waiver Form can be accessed at www.universityhealthplans.com.
Optional Students	All undergraduate students who are taking fewer than six (6) credits and graduate students.	Student Health Services per semester fee ($295) may be declined by submitting a completed Online Waiver Form by the Waiver Deadline Date. This fee is retained by The New School.	$2,519 Annual Charge may be declined by submitting a completed Online Waiver Form by the Waiver Deadline Date. The Online Waiver Form can be accessed at www.universityhealthplans.com.

* *Note that you must be covered under Plan 1 in order to purchase Plan 2. The Group Policy Number for Plans 1 & 2 is 812804.*

** *Student Fall Installment is $1,021.*

What are the Waiver Deadline Dates?

If you have comparable insurance coverage you may waive the Student Accident and Sickness Insurance Plan by completing the **Online Waiver Form** by the following **Waiver Deadline Dates:**

Fall Deadline: September 25, 2012
Spring Deadline: February 25, 2013

How do I waive the Student Accident and Sickness Insurance Plan?

You are eligible to waive the New School Student Accident and Sickness Insurance Plan if you have determined that your personal health insurance is comparable to the university's Plan and that you will be insured throughout the entire 2012-2013 Academic Year. **Waivers will only be accepted when completed online by the posted Waiver Deadline Date.**

To waive the New School Student Accident and Sickness Insurance Plan, please visit www.universityhealthplans.com and select the "New School" link. You will be prompted to provide your personal health insurance information through this link. When you have successfully completed the online waiver process you will receive a confirmation email, including your waiver reference number. We suggest that you print out your confirmation email and retain it for your records.

QUESTIONS? If you have questions regarding either the Waiver or Enrollment process, please contact University Health Plans, Inc., at 1.800.437.6448, or via email at info@univhealthplans.com. If you have questions regarding Insurance Benefits, Claims Processing, ID Cards (including lost ID Cards), please contact Aetna Student Health at 1.800.878.1927, or by visiting www.aetnastudenthealth.com.

Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs. The New School Student Health Insurance Plan is underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. Aetna Student Health℠ is the brand name for products and services provided by these companies and their applicable affiliated companies.

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What is covered?

The chart below shows how the Plan pays benefits for the more frequent types of health care expenses. You can see the difference in your cost when you use Preferred Providers. This Policy contains some benefit level maximums. For more details about Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit www.aetnastudenthealth.com.

Plan 1: Basic Accident Plan (included in the per semester Student Health Services Fee assessed by The New School to the student's MyNewSchool online account)

Annual Maximum - $10,000 per Condition		
Plan Deductible - $100 per Policy Year		
Type of Service or Supply	Preferred Care Benefit Level	Non-Preferred Care Benefit Level
Physician's Office Visit Expenses	Plan pays 90%	Plan pays 60% after $25 per visit Deductible
Inpatient Hospital Expenses	Plan pays 90%	Plan pays 60%
Emergency Room Expenses	Plan pays 90%	Plan pays 90%
Surgical Charges (Inpatient & Outpatient)	Plan pays 90%	Plan pays 60%

Plan 2: The New School Accident and Sickness Plan (separate Insurance Fee assessed to the student's MyNewSchool online account)

Annual Maximum - $500,000 per Condition		
Plan Deductible - $100 per Policy Year (waived if already met under Plan 1)		
Type of Service or Supply	Preferred Care Benefit Level	Non-Preferred Care Benefit Level
* Physician's Office Visit Expenses	Plan pays 90%	Plan pays 60% after $25 per visit Deductible
* Emergency Room Expenses	Plan pays 90%	Plan pays 90%
* Outpatient Lab & X-ray	Plan pays 90%	Plan pays 60%
* Surgical Charges (Inpatient & Outpatient)	Plan pays 90%	Plan pays 60%
* Inpatient Hospital Expenses	Plan pays 90%	Plan pays 60%
* Outpatient Mental Health (Biological)	Covered on the same basis as any other sickness.	Covered on the same basis as any other sickness.
* Outpatient Mental Health (Non-biological) Maximum of 20 visits total per policy year.	Covered on the same basis as any other sickness up to the maximum.	Covered on the same basis as any other sickness up to the maximum.
* Inpatient Mental Health (Biological)	Covered on the same basis as any other sickness.	Covered on the same basis as any other sickness.
* Inpatient Mental Health (Non-biological) Maximum of 30 days total per policy year.	Covered on the same basis as any other sickness up to the maximum.	Covered on the same basis as any other sickness up to the maximum.
* Prescription Drugs Maximum of $500,000 total per policy year.	100% after a $40 Copay per Preferred Brand Name, a $50 Copay per Non-Preferred Brand Name and a $25 Copay per Generic Prescription Drug.	70% after a $40 Copay per Preferred Brand Name, a $50 Copay per Non-Preferred Brand Name and a $25 Copay per Generic Prescription Drug.

Your student health insurance coverage, offered by Aetna Student Health*, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are $1.25 million for policy years before September 23, 2012; and $2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are $100,000 for policy years before September 23, 2012, and $500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of $500,000 per Condition, per Policy Year on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact 1-800) 878-1927. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- This plan will not pay more than the overall maximum benefit of $500,000 per Condition, per Policy Year during the plan year
- This plan will not pay more than $500,000 for Pharmacy and $500,000 per Condition, per Policy Year for Outpatient Mental Health during the plan year.
- Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.
- Please read The New School Brochure located at The New School Health services carefully before enrolling. While this document and The New School Brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some 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 the school, you may view it at The New School Health Services during normal business hours or contact us at 1-800-878-1927.

If you are a late enrollee and have a pre-existing condition, this plan may not pay for the coverage of this condition for up to the first six (6) months of coverage. For more information on pre-existing condition limitations and other plan exclusions, limitations and benefit maximums, please refer to The New School Brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person or dependents in total.

This material is for information only. Health insurance plans contain exclusions, limitations and benefit maximums. Discount programs provide access to discounted rates 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 and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. 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 employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.

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