School of
VISUAL ARTS®

Student Health and Counseling Services

Health Insurance Information Session

SVA Theatre

Sunday, August 26, 2012

When health is absent,
wisdom cannot reveal itself,
art cannot manifest,
strength cannot fight,
wealth becomes useless,
and intelligence cannot be applied.

» Herophilus

School of
VISUAL ARTS®

Who We Are:

Christine Gilchrist, MSN, MPH, RN,BC
Associate Director & Nurse

Available for consultation about health–related resources

Karla Abrantes – Coordinator

SVA-sponsored student health insurance plan

Immunization Records

Health- related resources

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Who We Are:

We currently have 3 therapists and one part-time psychiatrist available for short-term therapy:

Rachel Dress, LCSW – Therapist

Navah Steiner, LCAT – Therapist

Mark Howell, PhD, LCSW – Therapist

Edward Rabinowitz, MD – Psychiatrist

Services we offer:

•All services provided by our office are **free and confidential**.

•**Licensed therapists and a part-time psychiatrist** can provide short-term psychotherapy for a variety of mental health issues.

•A **registered nurse** is available for health education and suggestions for additional health resources (e.g. Needing assistance in locating medical services off campus, understanding the different types of doctors, questions on illnesses, etc).

•**Medical services are not available on-site**

•Appointments are necessary & must be made by the student, by calling 212.592.2246, or by stopping by the office.

Insurance Tips For Parents & Students

For most students (commuters/residence), they will be making appointments & going to the doctor or hospital on their own for the first time now.

Whether they are enrolled in the SVA- sponsored insurance plan or in their own..

•Help your son or daughter to understand how insurance works; even at a basic level. Go over the benefits with them, make sure they always carry their insurance card, pay attention to any bills or statements they may receive, and even know how to contact the insurance company should there be any questions or issues.

Insurance Tips For Parents & Students (cont.)

- Locate doctors and the nearest medical facilities to SVA ahead of time. You can view a Map of Medical Facilities via our department's main website - www.sva.edu/health

- Students can view information by logging into My SVA, clicking on *Department Links*, and *Health and Counseling Services*. There students will find links for medical facilities, information on insurance, immunization, mental health, and more.

- Last but not least, input doctors' phone numbers and numbers of the nearest medical facilities in their cell phone & in yours. Even print out the information so your son and daughter can have it in their room or on them in their backpack or wallet.

School of
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2012-2013 Student Health Insurance Plan

Student Orientation

Summer, 2012

School of Visual Arts
Insurance Requirement

•SVA requires that all registered, matriculated students have Health Insurance that will provide adequate coverage throughout the entire academic year.

•If you have private health insurance, you may waive the school plan by visiting www.sva.edu/uhp and submitting proof of comparable coverage. If you do not submit the on-line waiver by October 4, 2012, you will be automatically enrolled in the student health insurance plan and the charge will remain on your student account.

•Students are required to complete a new waiver form for each academic year they attend SVA.

School of Visual Arts
Student Health Insurance Plan

- **Annual Coverage**: 08/25/12 – 08/24/13

- **Annual Student Premium**: $1,620 *(billed in installments of $810 during the fall and spring semesters)*

- ***New*** **Insurance Carrier for 2012/13**: United HealthCare

- **Preferred Provider Network**: United HealthCare Options
www.sva.edu/uhp

- **Pharmacy Network**: United Healthcare Network Pharmacy
www.sva.edu/uhp

Points to Consider Prior to Waiving

- The SVA Student Plan includes coverage for preventive and well care services, has a low up front deductible, and a prescription medication plan.
- If your current coverage is through an HMO or PPO, local services in New York City may be limited or may be charged to you at a higher, non-preferred rate.
- Your current insurance plan may only cover urgent or emergency care outside of their network.
- Your current plan may not include coverage worldwide. The SVA Student Plan provides worldwide coverage, and includes Medical Evacuation and Repatriation.
    - **Waiver Deadline: October 4th, 2012**

2012-2013 Student Health Insurance Benefit Highlights

The following is a brief summary of plan benefits. Please visit www.sva.edu/uhp for a full description of plan benefits.

- Benefits compliant with Patient Protection & Affordable Care Act (PPACA) for 2012/13
- Policy Year Maximum: $150,000
- Policy Year Deductible: $100
- Coverage: In-Network: 90%
  Out-of-Network: 60%

All Out-of-Network benefits are based on Reasonable & Customary (U&C) Charges.

Benefit Highlights

(continued)

Benefits:	**In-Network**	**Out-of-Network**
Hospitalization:	90%	60%
Surgery:	90%	60%
Outpatient Services:	90%	60%
Emergency Room:	90%	90%
Physician's Office Visit:	$10 copay, 100%	$10 copay, 70%
Preventative Care and Immunizations:	100%, no cost sharing	No Coverage
Dental Injury (injury to sound, natural teeth only):	$10 copay, 100%	$10 copay, 100%

Benefit Highlights

(continued)

Benefits:	**In-Network**	**Out-of-Network**
Inpatient Mental Health	90%	60%
Outpatient Mental Health	$10 copay, 100%	$10 copay, 70%
Inpatient Substance Abuse	90%	60%
Outpatient Substance Abuse	$10 copay, 100%	$10 copay, 70%
Ambulance Expense:	100%	100%

Benefit Highlights

(continued)

Benefits:	**In-Network**	**Out-of-Network**
Prescriptions:	UnitedHealthcare Network Pharmacy (UHPS) Tier 1 - $10 Copay per prescription Tier 2 - $20 Copay per Prescription *Up to 31 day supply per prescription.* *Mail Order – copay is 2.5 times regular copay for a 90 day supply.*	60% of U&C $10 Deductible per prescription for Generic $20 Deductible per prescription for brand name *Up to a 31 day supply per prescription.*

Scholastic Emergency Services

- Domestic Students are covered when 100 miles or more away from their campus or home address.
- International Students are covered worldwide except in their home country.
- Key Services include:
  - Medical Consultation, Evaluation and Referrals
  - Prescription Assistance
  - Foreign Hospital Admission Guarantee
  - Critical Care Monitoring
  - Emergency Medical Evacuation
  - Return of Mortal Remains
  - Medically Supervised Repatriation
  - Emergency Counseling Services
  - Interpreter and Legal Referrals

- All SES services must be arranged and provided by SES, Inc.; any services not arranged by SES, Inc. will not be considered for payment.

UnitedHealth Allies®

- Included with every policy, the UnitedHealth Allies® discount program typically saves members 10% - 50% on many health and wellness products and services.

- Members save on dental and vision care, fitness club memberships, weight management programs, smoking cessation, massage therapy and much more.

- Please note: These are not insurance benefits. This program offers students access to services at a discounted rate, however, students will be responsible for all associated costs.

Collegiate Assistance Services

- **Insured Students have access to <u>nurse advice</u>, <u>health information</u>, and <u>counseling support 24 hours a day, 7 days a week</u>.**
- Collegiate Assistance Program is staffed by Registered Nurses and Licensed Clinicians who can help students determine if they need to seek medical care, need legal/financial advice or may need to talk to someone about everyday issues that can be overwhelming.
- The contact number will be indicated on the permanent Insurance ID card.

WHO TO CONTACT

For Questions About:	Please Contact:
Insurance Benefits Enrollment Waiver	**University Health Plans, Inc.** One Batterymarch Park Quincy, MA 02169-7454 Phone: (800) 437-6448 Fax: (617) 472-6419 **www.universityhealthplans.com** Email: info@univhealthplans.com
Medical Claims Processing ID Cards	UnitedHealthcare **StudentResources** P.O. Box 809025 Dallas, TX 75380-9025 1-800-767-0700 **claims@uhcsr.com** **customerservice@uhcsr.com**
Preferred Provider Listings	United HealthCare Options www.uhcsr.com/SVA
Pharmacy Claim Forms Drug Tier Updates Excluded Drugs and Pre-authorization	United Healthcare Network Pharmacy 877-417-7345 www.uhcsr.com