2015-2016 Health Insurance Orientation
Student Health and Counseling Services
Christine Gilchrist, MSN MPH RN BC
Associate Director & Nurse
• Available for consultation regarding health–related resources

Lily MacHugh
Coordinator
• SVA Student Health Form-Immunization requirement
• SVA–sponsored Student Health Insurance Plan
• Health-related resources
1. **Licensed therapists and a part-time psychiatrist** who provide short-term psychotherapy for a variety of mental health issues.

2. **A registered nurse** is available for health education and suggestions for additional health resources (e.g. locating medical services off campus, understanding the different types of health care professionals, questions on illnesses, women’s health, men’s health, sexual health, etc.).

3. General assistance with the student health insurance plan.

*Appointments are necessary for all visits. Students can call or visit the office to make an appointment.*
IMPORTANT:

- Services provided by our office are free and confidential.
- Students can take advantage of our services whether they are enrolled in the SVA student insurance plan, or maintain insurance coverage on their own.
- There is no fee for our services.
- Medical services are NOT available on-site.
- Students needing medical attention should seek assistance from a doctor or hospital.
- Students do not need to visit the office for referrals before going to a doctor.
- For emergencies, please dial 911 and contact Security.
Student Health and Counseling Services Website

www.sva.edu/health
Student Health and Counseling Services Website

www.sva.edu/health
Students are automatically enrolled in the SVA-sponsored student health insurance plan

2015-2016 Nationwide/Cigna Student Health Insurance Plan

Dental or Vision coverage not available except for pediatric dental and vision (age limits apply)

www.sva.edu/uhp

$970 per semester; Deductible $100; Physician Visit Copay $10

Fall Coverage - August 25, 2015 until January 5, 2016

Spring Coverage - January 6, 2016 until August 24, 2016

Please review the Insurance Tab on sva.edu/health for important general information about the insurance plan.

Refer to the Nationwide/Cigna 2015-2016 PDF on www.sva.edu/health for more information
Students are automatically enrolled in the student insurance plan each semester. However, students who already have comparable health insurance coverage coming into SVA, can waive the per semester Health Insurance Fee of $970, and be removed from enrollment.

An online waiver form must be completed by the deadline, October 8, 2015, and can be accessed at www.sva.edu/uhp.

> The waiver form must be completed each year, by each fall semester. It can also be completed in the spring should a student miss the fall deadline.

> Bookmark www.sva.edu/health for updates each semester.
Waiver Form Deadlines

• The Fall Waiver Form deadline is **October 8, 2015**.

> Completing the waiver form will remove you from the Insurance Plan and remove the Health Insurance Fee for both Fall 15 and Spring 16 semesters.

• The Spring Waiver Form deadline is **February 11, 2016**.

> Should you miss the fall waiver deadline, or now have your own insurance coverage for the spring, you can complete the spring waiver form by this date.
• Early August 2015: First insurance email sent to students’ SVA email account.

• Email Subject: IMPORTANT Health Insurance Information.

  > Reminder that you’re enrolled in the Consolidated Health Plans’ administered plan.

  > Contains information on creating an online account, printing out your insurance ID card, reviewing the benefits, and finding local doctors.

  > Reminder to complete online waiver form by the deadline.

  > If you did not receive this email, please visit us at www.sva.edu/health and click on the Nationwide/Cigna 2015-2016 PDF.
Since SVA does not provide medical services on campus, you must visit a doctor off-campus. You have several choices:

- **Private Doctors and/or Specialists** treat non-emergency patients by appointment during regular office hours, typically 9:00AM until 5:00PM. Some of these doctors may have weekend hours, but can vary.

- **Minor Emergency Clinics or Urgent Care** do not require appointments and are usually open on weekends and holidays. You can simply walk in for medical services. (For example, City MD, NY Doctors Urgent Care, Beth Israel, etc. These locations can be found online at sva.edu/health under the Downloads section.)

- In case of a serious emergency, go to the nearest **Hospital Emergency Room**, by ambulance if necessary. Hospital emergency rooms are designed to treat life-threatening ailments; this is typically the most expensive place to receive care.

If you need to use a medical facility but are uncomfortable with your English skills, ask a friend to go with you. Proper communication is very important!
### Find a Doctor

#### www.sva.edu/health

**Urgent Care Walk-In & Appointment**

The information included in this document is not intended to reflect the only medical facilities available, nor should it be reported as a recommendation or endorsement of the providers, clinics or services by the Office of Student Health and Counseling Services.

The Office of Student Health and Counseling Services DOES NOT provide medical services on-site.

For general SVA-sponsored student insurance information visit [www.sva.edu/health](http://www.sva.edu/health) and review the PDF titled United Healthcare Insurance Resources.

For information on benefits, creating your account, finding doctors, or printing your insurance ID Card, visit [www.sva.edu/uhp](http://www.sva.edu/uhp).

<table>
<thead>
<tr>
<th>NAME</th>
<th>PHONE/ADDRESS</th>
<th>INSURANCE</th>
<th>WALK-IN</th>
<th>BY APPOINTMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>City MD</em></td>
<td>646.596.8267 37 W 33rd St (bt 5th &amp; 6th Aves)</td>
<td>In-Network: SVA United Healthcare &amp; various other insurances</td>
<td>Mon - Sat: 8am - 4pm</td>
<td>No need for appointment</td>
</tr>
<tr>
<td><strong>Beth Israel Medical Group</strong></td>
<td>212.256.7000 309 W 23rd St (8th Ave)</td>
<td>In-Network: SVA United Healthcare &amp; various other insurances</td>
<td>Mon - Fri: 8am - 5pm</td>
<td>Yes * Specialists Seen by Appointment</td>
</tr>
<tr>
<td><strong>Beth Israel Medical Group</strong></td>
<td>212.252.6500 55 East 34th St (5th Park and Madison Ave)</td>
<td>In-Network: SVA United Healthcare &amp; various other insurances</td>
<td>Mon - Sat: 8am - 5pm</td>
<td>Yes * Specialists Seen by Appointment</td>
</tr>
<tr>
<td><strong>Manhattan's Physician Group</strong></td>
<td>212.480.7000 21 E 32nd St (bt Broadway and Park Aves)</td>
<td>In-Network: SVA United Healthcare &amp; various other insurances</td>
<td>Sat-Sun: 9am - 5pm</td>
<td>Yes * Specialists Seen by Appointment</td>
</tr>
<tr>
<td><strong>Urgent Care Manhattan</strong></td>
<td>212.721.0200 17 West Third Ave</td>
<td>In-Network: SVA United Healthcare &amp; various other insurances</td>
<td>Mon - Thurs: 9am - 4pm</td>
<td>Yes * Specialists Seen by Appointment</td>
</tr>
</tbody>
</table>

### www.sva.edu/uhp

**Find a DOCTOR, DENTIST OR FACILITY**

Find out more about the doctors and services listed in the Cigna directory and read important notices and disclosures for your state.

We have found Boulevard Immediate Care located 4 miles from your search location. Map all urgent care near my current location.

**Find a...**

**DOCTORS**

**DENTIST**

**HOSPITAL, PHARMACY OR FACILITY**

**SEARCH LOCATION**

**SELECT A PLAN**

**LOOKING FOR**

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Plan</th>
<th>Search</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York, NY</td>
<td>Medical No Plan Selected</td>
<td>Direct No Plan Selected</td>
<td><strong>SEARCH</strong></td>
</tr>
</tbody>
</table>

**YOUR CHOICES CAN IMPACT YOUR COSTS**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Cost (Before Insurance)</th>
<th>Cost (After Insurance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colonoscopy</td>
<td>$600 - $860</td>
<td>$0 - $100</td>
</tr>
<tr>
<td>Knee Arthroscopy</td>
<td>$2,097 - $2,147</td>
<td>$0 - $2,056</td>
</tr>
<tr>
<td>Lab Test - General Health Panel Test</td>
<td>$100 - $180</td>
<td>$0 - $100</td>
</tr>
<tr>
<td>MRI Scan - Leg Joint without dye</td>
<td>$2,786 - $2,854</td>
<td>$0 - $2,704</td>
</tr>
</tbody>
</table>

**POPULAR SEARCHES**

- Internal Medicine Doctor
- Obstetrician
- Oral Surgeon
- Pediatrician
- Physical Therapist
- Psychologist
- Respiratory Therapist
- Urgent Care

**FIND IMMEDIATE CARE**

Is the emergent care plan your best option? You may find faster and more affordable care.

**EXPLORE ALTERNATIVES**

**NEWS**

**DRUGS**

**COMPANY RESPONSIBILITY**

**FIND A DOCTOR**

**INFOMATION ON INSURER**

**MOBILE APPS**

**CONTACT US**

**PRESS RELEASES**

**SVA NYC**
SCHOOL OF VISUAL ARTS

2015-2016 STUDENT HEALTH INSURANCE PLAN

Dear SVA Student,

SVA requires students to have health insurance that meets certain requirements. To make sure all students have sufficient coverage, students are automatically enrolled in the SVA-sponsored Student Injury and Sickness Insurance Plan and billed by Student Accounts for the Health Insurance Fee. Students who have outside coverage and, therefore, do not wish to remain enrolled in the SVA-sponsored insurance plan, must provide information about their insurance coverage each year.

Each year SVA aims to get the best value for money plan for our students. For the 2015-2016 policy the health insurance fee is less this year than it was last year. Additionally, we have changed insurance companies allowing in network access to the Cigna PPO.

Please take a few minutes to review the SVA-sponsored Student Injury and Sickness Insurance Plan. Refer to the plan brochure by clicking on the "Brochure" link on the left hand side of this page. This plan provides coverage from August 25, 2015 through August 24, 2016 for students enrolled and attending the fall and spring semesters. Below are some of the highlights of the School of Visual Arts Student Health Insurance Plan:

- Access to CIGNA’s nationwide provider network
- Unlimited maximum benefit per plan year
- 90% coverage for Preferred Care / 60% coverage for Non-Preferred Care
- Prescription drug coverage
- Mental health coverage
- Inpatient hospitalization coverage
- Travel Assistance Services

Upon reviewing the information, if you choose other coverage, please select the "Waiver Form" link on the left hand side of the page. A completed waiver form removes your from enrollment and the Health Insurance Fee. Read through the waiver form carefully, follow the directions and provide the requested information.

Students who elect to waive the SVA-sponsored Student Injury and Sickness Insurance Plan must submit this online form to provide proof of comparable coverage by the deadline date of October 8, 2015. If you do not complete a waiver form by the deadline date, you will be responsible for the Health Insurance Fee. If you have a life changing event (i.e. involuntary loss of coverage) and need to re-enroll in the SVA-sponsored Student Injury and Sickness Insurance Plan after submitting a waiver, please complete the Student Insurance Enrollment Form located at www.sva.edu/health and email or fax it to the SVA Office of Student Health and Counseling Services. If you need assistance while navigating this system, please contact our broker.

University Health Plans, Inc., at 800-437-6448.

Best wishes,

Christina Gichrist, MSN, MPH, RN, NC-BC
Associate Director
Student Health and Counseling Services
Student Health Insurance Plan

Designed for the Students of

School of Visual Arts

2015-2016

Underwritten by:
Nationwide Life Insurance Company
Columbus, OH

Policy Number: 302-094-3113

Group Number: S210315

IMPORTANT NOTICE
This brochure provides a brief description of the important features of the Policy. It is not a Policy. Terms and conditions of the coverage are set forth in the Policy. We will notify Covered Persons of all material changes to the Policy. Please keep this material with your important papers.

NONTDISCRIMINATORY
Health care services and any other benefits to which a Covered Person is entitled are provided on a nondiscriminatory basis, including benefits mandated by state and federal law.

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Points to Consider Prior to Waiving

- The SVA Student Health Insurance Plan includes coverage for preventive 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.
## Rates

<table>
<thead>
<tr>
<th></th>
<th>Annual 8/25/15–8/24/16</th>
<th>Spring 1/6/16–8/24/16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student</strong></td>
<td>$1,940</td>
<td>$970</td>
</tr>
</tbody>
</table>

This plan is underwritten by Nationwide Life Insurance Company and is based on Policy 302-094-3113. For a full description of coverage, including costs, benefits, exclusions, any reductions or limitations and terms under which the policy may be continued in force, log on to www.sva.edu/uhp.
Plan Highlights and Benefits

- Unlimited Maximum Per Insured Person, Per Policy Year for Covered Medical Expenses.
- $100 Deductible Per Insured Person, Per Policy Year.

What’s a deductible?
A “deductible” is the amount of money you must pay towards covered medical expenses before the insurance company pays.
Plan Highlights and Benefits

Covered Medical Expenses for Preferred Providers are payable at 90% of Preferred Allowance and Out-of-Network benefits are payable at 60% of Usual and Customary charges (all benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums, and copays as described in the policy).
# Plan Highlights and Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Preferred Providers</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitalization</td>
<td>90%</td>
<td>60%</td>
</tr>
<tr>
<td>Including Mental Health &amp; Substance Abuse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgery</td>
<td>90%</td>
<td>60%</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>90%</td>
<td>60%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>$10 copay, 100%</td>
<td>$10 deductible, 70%</td>
</tr>
<tr>
<td>Including Mental Health &amp; Substance Abuse</td>
<td>(deductible does not apply)</td>
<td>(deductible does not apply)</td>
</tr>
<tr>
<td>Preventive Care and Immunizations</td>
<td>100%, no cost sharing</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Ambulance Expense</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Plan Highlights and Benefits

- Prescription Drug Benefits:
  - $10 copay for Tier 1 - Generic
  - $20 copay for Tier 2 – Preferred Brand Name
  - $30 copay for Tier 3 – Non-Preferred Brand Name

- Deductible does not apply

- Prescriptions must be filled at a Cigna Participating Pharmacy.
Plan Highlights and Benefits

- The Preferred Provider Network for this plan is Cigna PPO. Preferred Providers can be found using the following link:
  http://hcpdirectory.cigna.com/web/public/providers
Claim Submission

• Providers will typically file claims on your behalf.

• You don’t need a company claim form to file a claim.

• If you receive services from a provider who would like payment upfront, simply send (within 90 days of sickness or injury) all medical and hospital bills, along with the patient’s name, address, social security number, or school ID number to this address.

• Electronic payor ID: 62308
Value Added Services

Nationwide Student Travel Assistance:
Europ Assistance USA

Students are covered when they are outside their home country or 100 miles or more miles away from their permanent residence.

<table>
<thead>
<tr>
<th>COVERAGE TERMS- Per Policy Year</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Evacuation</td>
<td>- Unlimited</td>
</tr>
<tr>
<td>Medical Repatriation</td>
<td>- Unlimited</td>
</tr>
<tr>
<td>Repatriation of Remains</td>
<td>- Unlimited</td>
</tr>
<tr>
<td>Visit by Family Member or Friend</td>
<td>- $5,000</td>
</tr>
<tr>
<td>Return of Dependent Children</td>
<td>- $5,000</td>
</tr>
<tr>
<td>Return of Traveling Companion</td>
<td>- $5,000</td>
</tr>
</tbody>
</table>
Value Added Services

Davis Vision Affinity Discount Program

• Included with every policy, the Davis Vision Discount Program typically saves members 10–40% on eyewear, eye exams and other services obtained by a Davis Vision preferred provider.

• Simply show your ID card and the discount will be applied at point of service. There are no claim forms.

24/7 Nurse Hotline

• 1-800-557-0309

• Medical advice when you need it – 24 hours/day, 365 days per year
Online Account Access

Online account access is available through www.sva.edu/uhp

- Review plan coverage details online
- Print an ID card and/or request a replacement ID card
- Check claim status and review EOB (Explanation of Benefits)
- Find a Preferred Provider
- Contact University Health Plans or Consolidated Health Plans with a question/comment
- Access helpful resources and forms
Create your secure *My Account* page:
From www.sva.edu/uhp, click on “Login to My Account”.

**University Health Plans, Inc.**

2015-2

Dear SVA Student,

SVA requires students to have health coverage. Students are authorized to create a My Account for the Health Plan enrolled in the SVA-sponsored plan. Each year SVA aims to get the best plan for the students.

---

**CHP**

Consolidated Health Plans

A Berkshire Hathaway Company

Quicklinks

- CHP's Exclusive Claim View Access
- Student Claim Form
- Online ID Card Login
- Information Release Form
- Campus-Wide Health
- Members
- Products
- Members
- Providers
- Administrators
- About

Login to access your accounts and enrollment status.

- Username:
- Password:

Don't have an account? Register here. Forget your password? Click here.

Providers, Brokers & Administrators

Contact Consolidated Health Plans to obtain an initial log-in and password. You can request this information from our login page by sending an email.
Online Account Access

MyCHP Mobile App

With the free MyCHP Mobile App you’ll have the ability to always have a screen shot of your ID card on hand.

View and share your ID card. You can even email or fax it to your provider.
For a list of Frequently Asked Questions, please go to www.sva.edu/uhp and choose “FAQs”.
Important Contacts

University Health Plans, Inc.

Phone: 800-437-6448   Email: info@univhealthplans.com
Web: www.universityhealthplans.com

Consolidated Health Plans

Phone: 800-633-7867
Web: www.chpstudent.com

Student Health & Counseling Services

Phone: 212-592-2246   Email: health@sva.edu
www.sva.edu/health or www.sva.edu/uhp
Fall Hours: Monday–Friday, 9:00AM–5:00PM