SVA Health Insurance Presentation
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

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Preferred Providers</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$100 per policy year</td>
<td>$100 per policy year</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$6,350 per policy year</td>
<td>None</td>
</tr>
<tr>
<td>Services with No Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>$10 copay, 100%</td>
<td>$10 copay, 70%</td>
</tr>
<tr>
<td>Including Mental Health &amp; Substance Abuse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent Care</td>
<td>100%</td>
<td>70%</td>
</tr>
<tr>
<td>Preventive Care and Immunizations</td>
<td>100%</td>
<td>70%</td>
</tr>
<tr>
<td>Services with Deductible</td>
<td></td>
<td></td>
</tr>
<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>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
  $30 copay for Tier 2 – Preferred Brand Name
  $50 copay for Tier 3 – Non-Preferred Brand Name

• Deductible does not apply

• Prescriptions not filled at a Cigna Participating Pharmacy will be covered at 70%
Provider Network

- Preferred Provider Network: CIGNA PPO, Choice Fund PPO
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 120 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.

Send claims to:
Cigna
PO Box 188061
Chattanooga, TN
37422-8061
Online Account Access

Online account access is available through [www.sva.edu/uhp](http://www.sva.edu/uhp)

- Review plan coverage details online
- Print an ID card and/or request a replacement ID card
- Check claim status
- Review EOB (Explanation of Benefits)
- Find a Preferred Provider
- Contact University Health Plans or Wellfleet Student with a question/comment
- Access helpful resources and forms
## Rates

<table>
<thead>
<tr>
<th></th>
<th>Annual 8/25/19–08/24/20</th>
<th>Spring 1/1/20–8/24/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$2,690</td>
<td>$1,730</td>
</tr>
</tbody>
</table>

This plan is underwritten by Wellfleet New York Insurance Company and is based on Policy AIIC1920NYSHIP08. 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](http://www.sva.edu/uhp).
• Early August 2019: First insurance email sent to students’ SVA email account.

• Email Subject: School of Visual Arts Student Health Insurance ID Card Available.

  > Reminder that you’re enrolled in the Wellfleet Student 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 request form by the deadline.

  > If you did not receive this email, please visit us at www.sva.edu/health to view the policy brochure.
Points to Consider Before 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.
Waiving/removing the Health Insurance Fee

• Students are automatically enrolled in the student insurance plan each semester. However, students who already have comparable health insurance coverage coming into SVA, can request to waive the per semester Health Insurance Fee of $1,345 and be removed from enrollment.

• The online waiver request form must be completed by the deadline, **October 1, 2019**, and can be accessed at [www.sva.edu/uhp](http://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, but the fall premium will not be refunded.
Additional Benefits

Included with every Student Health Insurance Policy

• Davis Vision Affinity Discount Program

• Travel Guard

Voluntary Options – available to all students

• VSP Vision Care Plan

• My Student Property Insurance
University Health Plans, Inc.

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

Wellfleet Student

Phone: 877-657-5030
Web: www.wellfleetstudent.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