



2014-2015 Student Health Insurance Plan

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 2, 2014**, 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:** 08/25/14 – 08/24/15
- **Annual Student Premium:** \$2,070 (*billed in installments of \$1,035 during the fall and spring semesters*)
- **Insurance Carrier for 2014/15:** 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 2nd, 2014**

2014-2015 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 2014-2015
- Policy Year Maximum: Unlimited
- 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:	<p>UnitedHealthcare Network Pharmacy (UHPS)</p> <p>Tier 1 - \$10 Copay per prescription</p> <p>Tier 2 - \$20 Copay per Prescription</p> <p><i>Up to 31 day supply per prescription.</i></p> <p><i>Mail Order – copay is 2.5 times regular copay for a 90 day supply.</i></p>	<p>60% of U&C</p> <p>\$10 Deductible per prescription for Generic</p> <p>\$20 Deductible per prescription for brand name</p> <p><i>Up to a 31 day supply per prescription.</i></p>

Frontier MEDEX

- 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 services must be arranged and provided by FrontierMEDEX.; any services not arranged by FrontierMEDEX 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 nurse advice, health information, and counseling support 24 hours a day, 7 days a week.**
- 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.
- To contact Collegiate Assistance Services, call 877-643-5130 Toll Free.

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